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I. Potential References of Interest

A. Dialog

14/3,K/39 (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01218036
Financial services systems and methods for transferring funds
Finanzielle Dienstleistungssysteme und Verfahren zur Gelduberweisung
Systemes pour services financiers et methodes pour le transfert de fonds
PATENT ASSIGNEE:
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(US), (Applicant designated States: all)
INVENTOR:
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LEGAL REPRESENTATIVE:
Johansson, Lars E. et al (23214), Hynell Patenttjanst AB Patron Carls Vag
2, 683 40 Hagfors/Uddeholm, (SE)
PATENT (CC, No, Kind, Date): EP 1058217 A2 001206 (Basic)
EP 1058217 A3 020828
APPLICATION (CC, No, Date): EP 2000201819 000525;
PRIORITY (CC, No, Date): US 136071 P 990526
DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE
EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI
INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60
ABSTRACT WORD COUNT: 39
NOTE:
Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English
FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200049	274
SPEC A	(English)	200049	6306
Total word count - document A			6580
Total word count - document B			0
Total word count - documents A + B			6580

...SPECIFICATION generally be transferred. The transfer account may be given a unique account number, or unique prefix or suffix off of the primary account number for **identification** purposes. The attributes of the transfer account will also include a link or other access to attributes of the primary account relating to account and customer **identification**.

The primary account may be advantageously established, with an attendant transfer account, utilizing the methods described in commonly assigned US Patent No. 5,866,889, Issued February 2, 1999, "Integrated Full Service Consumer **Banking System** and **System** and Method for Opening an Account" the disclosure of which is hereby

incorporated by reference.

As will be understood by those of ordinary skill in the art, **multiple** transfer **accounts** may be linked to a single primary account, or a single transfer account may be linked to **multiple** primary **accounts** for sources of funds.

The initial funds transfer from the primary account to the transfer account may occur through a human interaction between the account...

...financial services institution staff, or through an electronic interaction between the account holder and the financial services institution, for example through an on-line or **web** based network connection. In embodiments of the present invention, it may be advantageous to allow automated funds transfer initiated by the primary account holder without...

...the present invention, designed to minimize impact on the financial services institution's resources the transfer account is a non-interest bearing, non statement generating **account**.

Information relating to the **transfer** account may be linked, and access to the transfer account by the primary account holder may be accomplished, through an existing ATM, debit, credit, "smart..."

14/3,K/53 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00764280 **Image available**

METHOD AND SYSTEM FOR ALLOWING A FINANCIAL CONSULTANT TO MANAGE A PLURALITY OF BUSINESS ACCOUNTS

PROCEDE ET SYSTEME PERMETTANT A UN EXPERT CONSEIL FINANCIER DE GERER PLUSIEURS COMPTES D'ENTREPRISE

Patent Applicant/Assignee:

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Patent Applicant/Inventor:

STAR Barry L, 16 Berkshire Drive, Winchester, MA 01890, US, US (Residence), US (Nationality), (Designated only for: US)

Legal Representative:

KELLY Edward J, Patent Group, Foley, Hoag & Eliot, LLP, One Post Office Square, Boston, MA 02109, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200077707 A1 20001221 (WO 0077707)

Application: WO 2000US16133 20000612 (PCT/WO US0016133)

Priority Application: US 99138750 19990611

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 6713

Fulltext Availability:
Detailed Description
Claims

Detailed Description

... allowing a financial consultant (e.g., an accountant, a CFO, etc.) to manage a plurality of business accounts over a communications network (e.g., the **Internet**).

Background of the Invention

Financial consultants, such as accountants, tax advisors, CFOs, service providers, and the like, often service a plurality of customers.

Accordingly, the...

...a server process regulates access to the business accounts by verifying an ID and/or a pin number, which the financial consultant forwards to the **server** process from the integrated user interface.

2

According to another aspect of the present invention, the integrated user interface is an integrated **web** page having a plurality of views, wherein: each view is configured to be navigated by the financial consultant; each view is configured to depict the...

...so as to engage in a collaborative effort.

Thus, the invention provides a uniform interface for accessing customer data, thereby reducing the complexity of managing **multiple**, different customer **accounts**. Additionally, the invention can also allow a financial consultant to select a data format for **downloading** customer **account data** in so that the financial consultant can receive the customer data in a format that can be employed by a **financial** service software package on her **computer system**. Optionally, the invention described herein can provide a system that can translate to selected file formats employed by a customer, such as data in a...

...the accompanying drawings wherein;

Figure 1 depicts schematically the structure of a system according to the invention that allows a financial consultant to manage a **plurality** of business **accounts** for a plurality of clients over a communications network, such as the **Internet**; and Figure 2 is a flow chart depicting one mode of operation of the invention for one illustrative embodiment of the invention.

Description of the credit card processing, a healthcare service or any other type of service. One such integrated **financial** consultant is OneCore **Financial Network**, Inc of Woburn, Massachusetts, which provides to an individual or small business an integrated financial service package that simplifies the management of the finances of...

financial consultant 28 provides services to 20 each of the companies 16A through 16C. Each company can provide to the financial consultant 28 a

user ID and password that the financial consultant 28 can submit to the application program executing on the server 22. Further, the server can employ a single, unified user ID and/or password to represent all of the customer accounts that the **financial** consultant has access rights for. The **server** 22 can employ the user ID and password to: determine whether the financial consultant 28 is authorized to access the account data associated with that user ID and/or **password**; and to determine what level of access the financial consultant 28 has over the account data. For example, the user ID and **password** may signify to the **server** 22 that **financial** consultant 28 can view, edit, process, translate, and/or **download** the **account data**. If the financial consultant 30 28 is so authorized, the server 22 can access the particular account data and format it into a format suitable...

...viewing by the financial consultant 28.

7

In one particular embodiment, the server 28 accesses the account data and formats it into an HTML formatted, **web** page suitable for viewing by a **web** browser.

Accordingly, the financial consultant 28 need only employ a **web** browser program to view the business account data of one of her customers. Additionally, if so authorized by the respective company, the **server** can determine whether the **financial** consultant 28 may also be provided with HTML pages that include control mechanisms that allow the financial consultant to manipulate and change data within the ...

Claim

... accounts.

2 The method recited in claim 1 , wherein regulating access to each of the business accounts includes employing the server process to verify an ID and/or a password that the financial consultant forwards to the server process from the client process. 20 3. The method recited in claim 1...the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so; download the **account data** for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial...

...access right for the one or more of the business accounts allows the financial consultant to do so.

1 8

. A system for allowing a **financial** consultant to manage a **plurality** of business **accounts** over the Internet, the business accounts having account data including financial information, banking information, payroll information, tax information, cash flow information, billing information, and/or...

...accounts that the financial consultant has an access right for, the access right governing whether the financial consultant can view, edit, process, translate, and/or **download** the **account data**

thereon, and the access right governing whether the financial consultant can upload data to the business accounts that the financial consultant has an access right...

...page provides the financial consultant with a consistent interface to manage the business accounts that the financial consultant has an access right for.

17 A **computer** program product for allowing a **financial** consultant to manage a **plurality** of business **accounts** over a communications network, the business accounts being configured to hold account data representative of **financial** information, the **computer** program product comprising a computer readable medium having computer readable program code thereon including:
19
program code for implementing a database to store each of...one or more of the business accounts.

18 A computer data signal embodied in a carrier wave for allowing a financial consultant to manage a **plurality** of business accounts over a communications network, the business accounts being configured to hold account data representative of financial information, comprising:
program code for implementing...

...ACCESS

RIGHTS TO ACCESS CONTROL LIST (ACL)

130

CONSULTANT EMPLOYS INTEGRATED WEB
INTERFACE TO FORWARD ID & PASSWORD TO
VERIFICATION PROCESS

140

VERIFICATION PROCESS CHECKS ID & **PASSWORD** WITH ACL TO
DETERMINE WHICH ACCOUNTS THE FINANCIAL CONSULTANT HAS
ACCESS RIGHTS FOR & TO DETERMINE WHAT THE LEVEL OF ACCESS
IS FOR EACH ACCOUNT THAT...

14/3,K/5 (Item 2 from file: 16)
DIALOG(R)File 16;Gale Group PROMT(R)
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08052091 Supplier Number: 67000559 (USE FORMAT 7 FOR FULLTEXT)
CHASE MERCHANT SERVICES LAUNCHES ONLINE REPORTING SYSTEM.
Card News, v15, n23, pNA
Nov 15, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 431

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

Melville, N.Y.-based Chase Merchant Services L.L.C. (CMS), a merchant acquirer and provider of **Internet**-based solutions for merchants and a

joint venture between Chase Merchant Ventures Inc., a subsidiary of Chase Manhattan Bank (CMB), and First Data Merchant Services...

...Audit Processing) Systems, Inc., a provider of outsourced Business Intelligence (BI) solutions and a wholly owned subsidiary of HOPS International, Inc., empowers businesses to efficiently **obtain** important merchant **account data** in customized report formats via e-mail or **Web** browser. All data is securely encrypted and **password** protected, rendering it inaccessible to non-authorized users. Authorized users are supplied with a decryption key to access the secured data that can be viewed...

...available for analysis, presentation and archiving. "CUSTOMiVIEW will... increase merchant business efficiency by making accurate, timely merchant account information more readily available via a secure **Web**- based report and e-mail," said Diane Vogt, chief executive officer of Chase Merchant Services. "Chase Merchant Services is technology driven and always looking for ways to better serve its extensive client base. CUSTOMiVIEW is user-friendly and saves time and resources for both brick and mortar and **Internet** merchants." Chosen for its technological capabilities to process large volumes of data, TRAP Systems, Inc. was contracted by Chase Merchant Services to create this **financial** transaction reporting **system**. Additionally, TRAP **Systems** will provide data warehouse services, telecommunications access for data feed delivery and user **Web** access, all in a secure environment employing secure socket layer and both server and client-side authentication. "Chase Merchant Services has positioned a unique opportunity...

? t14/3,k/all

14/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02010678 51555381
Web aggregators: Pros & cons for banks
Kiesnoski, Kenneth; Marlin, Steven
Bank Systems & Technology v37n4 PP: 28-32 Apr 2000
ISSN: 1045-9472 JRNL CODE: BSE
WORD COUNT: 3177

...TEXT: observers say the suit is a sign that banks are serious about cracking down on what some believe is poaching of account data from their **Web** sites. It also puts teeth into the banking industry's policy of protecting the nation's financial system against cyberattacks and safeguarding the privacy of...software to help banks gauge the impact of privacy Initiatives, such as P3P.

But banks also see account aggregation as a way to make their **Web** offerings into robust **Internet** destinations. A number of financial aggregators - which also offer services like bill payment and financial advice - have been launched over the past year, including Paytrust, SIs VerticalOne, Amertrade's OnMoney.com and Intuit's My Accounts by Quicken. High-traffic **Web** portals also view such services as key to attracting new consumers.

The First Union suit focused on a Paytrust service called SmartBalance,

introduced late last...

...view checking account balances and a list of cleared check transactions on their bill-pay screen. Paytrust obtains the data from the customer's bank **Web** site. Customers grant Paytrust explicit permission to use their **ID** and **password** to access their account information, the company reported.

Paytrust contended that the **account information** it **retrieves** from a bank's **Web** site belongs to the customer. 'The fundamental question is, is it the consumer's data, or does the bank own your transaction information?' said Ed McLaughlin...

B. Additional Resources Searched

No references obtained from additional resources searched.

II. Inventor Search Results from Dialog

No inventor papers found.

III. Text Search Results from Dialog

A. Full-Text NPL & Foreign Patent Databases

? show files;ds
File 15:ABI/Inform(R) 1971-2010/Jul 15
(c) 2010 ProQuest Info&Learning
File 16:Gale Group PROMT(R) 1990-2010/Jul 15
(c) 2010 Gale/Cengage
File 148:Gale Group Trade & Industry DB 1976-2010/Jul 15
(c) 2010 Gale/Cengage
File 160:Gale Group PROMT(R) 1972-1989
(c) 1999 The Gale Group
File 275:Gale Group Computer DB(TM) 1983-2010/Jun 04
(c) 2010 Gale/Cengage
File 621:Gale Group New Prod.Annou.(R) 1985-2010/May 26
(c) 2010 Gale/Cengage
File 9:Business & Industry(R) Jul/1994-2010/Jul 15
(c) 2010 Gale/Cengage
File 20:Dialog Global Reporter 1997-2010/Jul 16
(c) 2010 Dialog
File 610:Business Wire 1999-2010/Jul 16
(c) 2010 Business Wire.
File 613:PR Newswire 1999-2010/Jul 16
(c) 2010 PR Newswire Association Inc
File 24:CSA Life Sciences Abstracts 1966-2010/Jul
(c) 2010 CSA.
File 634:San Jose Mercury Jun 1985-2010/Jul 15
(c) 2010 San Jose Mercury News
File 636:Gale Group Newsletter DB(TM) 1987-2010/Jul 14
(c) 2010 Gale/Cengage
File 810:Business Wire 1986-1999/Feb 28
(c) 1999 Business Wire
File 813:PR Newswire 1987-1999/Apr 30
(c) 1999 PR Newswire Association Inc
File 13:BAMP 2010/Jul 15
(c) 2010 Gale/Cengage
File 75:TGG Management Contents(R) 86-2010/Jul W1
(c) 2010 Gale/Cengage
File 95:TEME-Technology & Management 1989-2010/Jun W1
(c) 2010 FIZ TECHNIK
File 348:EUROPEAN PATENTS 1978-201028
(c) 2010 European Patent Office
File 349:PCT FULLTEXT 1979-2010/UB=20100708|UT=20100701
(c) 2010 WIPO/THOMSON
File 624:McGraw-Hill Publications 1985-2010/Jul 16
(c) 2010 McGraw-Hill Co. Inc
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer

Set	Items	Description
S1	2113330	(FINANCIAL OR BANK OR SAVINGS(2W)LOAN OR LENDER? ? OR BANK- ING OR BANC)(6N)(COMPUTER? ? OR NETWORK? ? OR SYSTEM? ? OR HO- ST OR MAINFRAME OR MAIN()FRAME OR SERVER? ?)
S2	25702541	PUBLIC(5W)NETWORK? ? OR INTERNET OR WORLD()WIDE()WEB OR WEB

OR INTERNET()EXPLORE OR NETSCAPE OR IP OR PACKET()SWITCHED OR
TCP OR ASYNCHRONOUS()TRANSPORT OR ARPANET OR STANDARD()PROTO-
COL? ?

S3 100722 (MULTIPLE? OR PLURALITY OR SEVERAL OR FIRST OR SECOND OR T-
WO) (3W)ACCOUNTS

S4 14914 (OBTAIN? OR EXTRACT? OR ANALYS? OR RETRIEV? OR FIND? OR AN-
ALYZ? OR DOWNLOAD? OR DOWN()LOAD? OR TRANSFER? OR TRANSMIT?) (-
6N) (ACCOUNT() (INFORMATION OR DATA OR BALANCE OR DETAILS))

S5 4651564 IDENTIFICATION OR ID OR IDS OR PASSWORD OR ACCOUNT()NUMBER?
?

S6 38 S1(60N)S2(60N)S3(60N)S4(60N)S5

S7 203 S1(60N)S2(60N)S4(60N)S5

S8 210 S6 OR S7

S9 101 S8 FROM 348,349

S10 109 S8 NOT S9

S11 30 S9 NOT AY>2000

S12 71 S10 NOT PY>2000

S13 34 RD (unique items)

S14 64 S11 OR S13

? t14/3,k/all

14/3,K/1 (Item 1 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02010678 51555381
Web aggregators: Pros & cons for banks
Kiesnoski, Kenneth; Marlin, Steven
Bank Systems & Technology v37n4 PP: 28-32 Apr 2000
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14/3,K/2 (Item 2 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)
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02008887 52053448
Community banks go online
Hamlet, Clay
American Bankers Association. ABA Banking Journal v92n3 PP: 61-64 Mar 2000
ISSN: 0194-5947 JRNL CODE: BNK
WORD COUNT: 2736

...TEXT: growing range of very sophisticated security tools designed to protect the privacy and integrity of customer transactions and information. Those measures include hardware, software and password security, as well as physical access control at the web-enabled data center. Fully-capable online providers offer advanced techniques including triple-layered data encryption, restrictive routing measures, password authentication using digital identification, firewall protection at both the router and web server locations, and Secure Socket Layer (SSL) protocols.

These and other measures can be deployed to prevent unauthorized access to internal customer information. When deployed...
...safe, secure online banking experience.

By carefully planning the online experience, community banks can add value to their relationships with both retail and commercial customers.

Internet banking retail services can include the ability to check account balances, transaction histories and other account information online, across checking, savings, loan and other types of accounts. When properly configured, an online banking service allows customers to sort and search by account, check number or transaction type, and to download account information to today's most popular Personal Finance Management software systems or even Microsoft Excel spreadsheets and other common PC software applications. Internet banking customers can also pay bills, transfer funds and make loan payments online, as well as reorder checks, submit stop payment requests, and apply for loans, credit cards and other bank services from any webenabled computer. Customers can have the bank automatically send an e-mail alert to them, based on account balances or significant transactions.

Community banks can also set up their web sites to allow customers to email bank personnel, see bank rates and product information, or get directions to the bank or ATM locations.
In addition...

14/3,K/3 (Item 3 from file: 15)
DIALOG(R)File 15:ABI/Inform(R)

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01833924 04-84915

Software delivers applications via Web

Kapsales, Maria

Bank Systems & Technology v36n6 PP: 26 Jun 1999

ISSN: 1045-9472 JRNL CODE: BSE

WORD COUNT: 433

...TEXT: not just an electronic "purse" but a customer relationship tool.

NDI's iLoader software creates program files on a smart card chip over a standard **Internet** connection, enabling applications - such as loyalty or "frequent user" programs, personal information files, **identification** data and stored value - to be loaded onto a card remotely.

It works as follows: Users insert their chip card into a reader linked to their home or office PC (or in a smart card reader at a bank). Next, they log on to a **Web** site, where a personal **identification** number embedded in the card's chip automatically authenticates them as valid users. The cardholder then performs the desired tasks by downloading the necessary files and information to the card.

Earmarked for banks, credit unions and retailers, iLoader allows users to perform such functions as checking up on loyalty **account information**, **downloading** electronic cash, updating personal data and changing PINs. "The **financial** institution or merchant who deploys the **system** benefits by eliminating the need to reissue cards, dramatically reducing the mailing and distribution costs typically associated with loyalty and affinity programs," according to Emer Natalio, NDI president.

Though the iLoader software can be hosted by NDI, it more likely would be on the **bank** or merchant **server**, Natalio explained. At presstime, two banks had agreed to implement iLoader by year-end, he said, adding that talks were under way to address client specifications. He declined to name the banks.

NDI's iLoader offers banks opportunities to tailor a customer's experience on the bank **Web** site, such as by enabling the institution to deliver user-specific information about a mortgage or car loan, Natalio said. The software also populates on...

14/3,K/4 (Item 1 from file: 16)

DIALOG(R)File 16:Gale Group PROMT(R)

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08305082 Supplier Number: 69270196 (USE FORMAT 7 FOR FULLTEXT)

Software Delivers Applications Via Web.(Network Decisions Inc's iLoader software)(Product Announcement)

Kapsales, Maria

Bank Systems + Technology, v36, n6, p26

June, 1999

Language: English Record Type: Fulltext

Article Type: Product Announcement

Document Type: Magazine/Journal; Trade
Word Count: 439

... not just an electronic "purse" but a customer relationship tool.

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14/3,K/5 (Item 2 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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08052091 Supplier Number: 67000559 (USE FORMAT 7 FOR FULLTEXT)
CHASE MERCHANT SERVICES LAUNCHES ONLINE REPORTING SYSTEM.
Card News, v15, n23, pNA
Nov 15, 2000
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 431

(USE FORMAT 7 FOR FULLTEXT)

ABSTRACT:

TEXT:

Melville, N.Y.-based Chase Merchant Services L.L.C. (CMS), a merchant acquirer and provider of **Internet**-based solutions for merchants and a joint venture between Chase Merchant Ventures Inc., a subsidiary of Chase Manhattan Bank (CMB), and First Data Merchant Services...

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Intelligence (BI) solutions and a wholly owned subsidiary of HOPS International, Inc., empowers businesses to efficiently **obtain** important merchant **account data** in customized report formats via e-mail or **Web** browser. All data is securely encrypted and **password** protected, rendering it inaccessible to non-authorized users. Authorized users are supplied with a decryption key to access the secured data that can be viewed...

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14/3,K/6 (Item 3 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
(c) 2010 Gale/Cengage. All rts. reserv.

06893286 Supplier Number: 58326314 (USE FORMAT 7 FOR FULLTEXT)
Choosing your online bank.(Internet/Web/Online Service Information)
Internet Magazine, p62
Nov, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal
Word Count: 4027

... 26 countries found that 96 percent didn't expect to generate extra revenue from online transactions. Only 34 per cent of European banks, thought the **Internet** would help them maintain existing customers.

What's on offer?

So what can you expect from online services? To begin with, there are two broad types of online banking services on offer. Most banks offer **Web**-based **Internet** banking. You can visit your bank's **Web** site, type in your **password** or PIN and look at your account details online. You can access your account anytime, from anywhere in the world without special software. The bad...

...as you're always connected to the Net.

Other banks, such as First Direct and NatWest, have services that use customised software. These let you **download** your **account details** from the **Internet** or the **bank's network** and view them offline. Barclays is unique in offering both types of service.

Whatever **system** your **bank** uses, most offer similar functionality. You can check the balance of your account, transfer money between accounts, pay bills, set up standing orders and export...

14/3,K/7 (Item 4 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06657939 Supplier Number: 55846379 (USE FORMAT 7 FOR FULLTEXT)
Research In Motion reports strong second quarter results.
PR Newswire, p2152
Sept 23, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1943

... alliance in North America
and received the prestigious 1999 Award for Canadian-American
Business Achievement.

- RIM announced an agreement with RCN Corporation to supply
BlackBerry

Internet Edition for RCN customers. Through this agreement, RCN
became the first **Internet** Service Provider (ISP) to offer the
BlackBerry wireless email solution. RCN plans to make BlackBerry
available to its 500,000+ subscribers.
- RIM rolled out BlackBerry...

...Celular, a telecommunications company in Venezuela, will
resell a Spanish-language version of the Inter(at)ctive Pager 950.
- w-Trade Technologies announced the w-**Bank**(TM) wireless

banking system

which supports the RIM Inter(at)ctive Pager. w-Bank enables financial
institutions to offer customers access to online banking services.
Services include checking or savings **account balance**

information,

funds **transfer** between different bank accounts, electronic bill
payment and intelligent alerts that inform customers when deposits
have cleared, checks have been paid, or when other changes to their
accounts have occurred.

- GoAmerica Communications Corp. announced POP3 email access support
through the GoAmerica Go.**Web**(TM) browser. The Go.**Web**

browser supports

both the RIM Inter(at)ctive Pager 950 and BlackBerry.

- ReachNet announced their Wireless TTY service, which uses the RIM
Inter(at)ctive...

...services or email.

- Several third-party developers announced hardware and software
products that support the RIM Inter(at)ctive Pager. Lavelle
Engineering Technologies announced their **Internet**-based OnSite
Dispatch software package. Global Wireless Data announced commercial
availability of their CompUtil PowerCradle 950 for Global Positioning
System (GPS) tracking. DataMaxx Applied Technologies Inc. announced a
pilot project using the RIM Inter(at)ctive Pager 950 to allow
front-line law enforcement officers to run critical

identification

inquiries on persons, articles, guns and vehicles without relying on

the assistance of a dispatcher.
- BellSouth Wireless Data announced several initiatives supporting
the
BellSouth Interactive...

14/3,K/8 (Item 5 from file: 16)
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06500291 Supplier Number: 55208710 (USE FORMAT 7 FOR FULLTEXT)
Arkansas banks expand Internet-based services.(Computers and Technology)
Parham, Jon
Arkansas Business, v16, n27, p27(1)
July 5, 1999
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 961

... for review. A customer could make transactions and pay bills, then
upload the information back to the bank.

The bank is working on a new **internet**-based banking service, he
says.

NWA Banks Go Online

Dan Dykema was first in line to get Arkansas National Bank of
Bentonville online. The bank president says in 1996 he began to see the
Internet as another potential delivery channel for service. By
December 1997, he says, Arkansas National Bank was the state's first
institution to offer online banking...

...banking section soon.

The Arvest Bank Group Inc. of Bentonville started its online banking
services in January 1998. Dave DeMarea, manager of retail alternative
delivery **systems** with Arvest **Bank** Operations Inc., says 55
percent of his company's 20,000 customers have used the service at least
once. Once again, ' the bill paying service...

...online entry by Metropolitan National Bank of Little Rock, also offers
bill paying through the MetroPay service.

Regions Bank is among those allowing customers to **download**
account information into financial software such as Microsoft
Money or Quicken to utilize the software's personal financial management
capabilities.

Security Issues

All of the banks assure strict security measures are in place for
online banking. In every case, a customer must sign up for the service and
is then issued a **password**.

Nat Bothwell, president of Arkansas National's online division, says
most companies - including banks - use a layered approach to security, with
firewalls insulating critical data...

...track who is seeing what information and what transactions are made,"
says Randy Oates of Bank of the Ozarks, who is on the bank's **Internet**
banking task force.

Oates notes the "hype" surrounding online banking, comparing it with
the early days of ATMs. He says banks are finding that regardless...

14/3,K/9 (Item 6 from file: 16)
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06480786 Supplier Number: 55126950 (USE FORMAT 7 FOR FULLTEXT)
The Bank of New York Announces CA\$H-Register Plus(SM) Its New Browser-Based
Cash Management Application.
PR Newswire, p9062
July 12, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 322

By connecting to the **Bank's host systems** via a private **network** or the **Internet**, customers are able to schedule and **retrieve account information**, as well as execute free form and repetitive funds transfers and ACH payments and collections. Hardware and software requirements for using this system are very...

...banking activities are performed within a fully secured environment. Robert Dean, vice president and electronic banking product manager explains, "The combination of a unique user **ID**, 128-bit enforced encryption, and token card generated dynamic passwords protects all data movement to and from a customer's browser. In addition, customers will...

14/3,K/10 (Item 7 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06467895 Supplier Number: 55043842 (USE FORMAT 7 FOR FULLTEXT)
Hudson River Bank & Trust Company Introduces Internet Banking.
PR Newswire, p4097
July 1, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 520

... CEO, said, "We are very excited to be one of the first community banks in our market area to offer the latest financial service tool -- **Internet** Banking. Customers can now bank with us, when they want and how they want. One day it may be via the Internet and the next...

...banking is, we apply the same principle -- commitment to delivering quality products, exceptional customer service and everyday conveniences."

Hudson River Bank & Trust Company's Internet **Banking System** is easy to use and gives customers secure access to their accounts 24 hours a day. All that is needed is a checking account with HRBT and any Internet-enabled device, such as a computer that has Internet access.

With HRBT's Internet Banking, customers are able to:

-- access deposit **account information**

-- **transfer** funds between accounts (some restrictions may apply)

- pay monthly bills
- verify loan payments
- download information to financial management software

The Cash Management Module of Internet Banking also allows commercial account holders to control **multiple accounts** with added security, request wire transfers, make tax payments, manage payroll, and originate ACH debits.

A unique feature of HRBT's Internet **Banking** is the notification **system** Q-Cards, that lets customers monitor accounts and request notification when specific account conditions occur. For example, a customer may want to know when a...

...on a certificate of deposit or loan. Once a specified condition has occurred, HRBT will send an e-mail to the customer.

HRBT's Internet **Banking system** is maintained in a secure online environment. It brings together a combination of industry-approved, state of the art, security technologies to protect data for the Bank, and for you, the customer. It features **password**-controlled system entry, a Digital **ID**, or "certificate" for the **Bank's server**, data encryption, and a router configured with a firewall to regulate the inflow and outflow of server traffic.

To sign up for HRBT's Internet...

...the Commercial Services Department at 800-724-2476, or 518-828-4600. The Internet Banking page also has a "test drive" for customers to view **Internet** Banking.

Headquartered in Hudson, NY, the Bank provides full-service banking, as well as investment management, trust, and commercial services through its 13 branch offices...

14/3,K/11 (Item 8 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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06137416 Supplier Number: 53896228 (USE FORMAT 7 FOR FULLTEXT)
BROKAT Promoting Initiatives To Tighten Security and Reduce Fraud for
Online Transactions.
Business Wire, p1546
Feb 17, 1999
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 766

... the Intel Pentium III processor to increase online security. Intel is pleased to be working with BROKAT on solutions that make doing business on the **Internet** safer."

There is a growing demand for tighter security in areas such as corporate banking where high-value transactions are increasingly conducted online. In corporate...

...with a BROKAT corporate banking demonstration to show the use of the Intel Pentium III processor for authentication. A user registered the Pentium III processor **ID** with the remote Twister-based corporate **banking server** using a standard **Internet** browser. The user then supplied a username and **password** to connect to the

corporate **banking server**. Because the user is connected to the corporate **banking server** from a Pentium III processor-based PC that was properly registered with the server, they were able to **retrieve** their corporate **account balance** and approve a \$2M wire **transfer** from the account. A second user followed by logging into the server from a PC without an Intel Pentium III processor. The second user was...

...e-banking, e-brokerage and e-payment. Twister provides standard components and toolkits that can be used to access electronic sales channels such as the **Internet** or mobile phone networks in a flexible and secure manner without high integration costs. Twister also enables companies to integrate new electronic delivery channels simply...

14/3,K/12 (Item 9 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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05535832 Supplier Number: 48391147 (USE FORMAT 7 FOR FULLTEXT)
EDIFY EBS THE WEB INTO THE WORLD OF HIGH-TECH BANKING
Schroeder, Max
Computer Telephony, p141
April, 1998
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 417

The EBS is a comprehensive electronic banking solution that allows banks to use the **Web** as a new distribution and service delivery channel. EBS is a fully integrated software application product, which offers financial institutions the means to deploy a suite of automated banking services via the **World Wide Web**.

In addition, EBS combines **Web** banking services with optional electronic banking capabilities that support self-service via telephones, fax and personal financial management software.

Edify's EBS addresses several emerging...

...customer demand for anytime, anywhere service and increasingly complex back-office integration challenges. The Edify EBS is comprised of three components: integrated application suite for **Web** banking; multiple electronic delivery options, including telephone, fax and personal financial managers; visual customization tools for rapid customization and integration with a range of back-office **systems**.

EBS lets **financial** institutions deploy interactive **Web** banking services for their retail while also controlling the payment process. This is accomplished through a user interface framework that includes a toolset for incorporating unique brands, logos and product names into the application. The framework leverages the latest **Web** browser technology to offer users an intuitive frames-based **Web** user interface. A non-frames based user interface can also be presented to the customer.

EBS can include any number of the following integrated application modules: Home Banking: secure log-on, **account balance** inquiry, funds **transfer**, account statement review, financial calculator and transaction reports; Bill Payment: payee administration, payment

scheduling, payment verification and pending payment reports; Dynamic Target Marketing: cross-selling windows support, customer-specific target messaging, dynamic message rotation and customer response reporting; Personal Profile: **password** update, account profile review, account profile update and user interface selection (frames/non-frames); Message Center: bank message creation and review for correspondence between customers and bank personnel; Proactive Notification Services: fax, pager, e-mail or voicemail notification based on customer defined thresholds; Customer Service Teleconferencing: **Web**-activated customer service requests, providing for automatic teleconferencing between the customer and the CSR.

EBS presents banks a delivery strategy that offers multiple access options...

14/3,K/13 (Item 10 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04872971 Supplier Number: 47166801 (USE FORMAT 7 FOR FULLTEXT)
Taking in the Sites
DeMarco, Nadine; Collazo, Onelia
LatinFinance, p93
March, 1997
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 2832

... to monthly basis.

The bank's site received a modest 600 visitors per month since it went online in September 1995, but after it introduced **Internet** banking in January 1997, hits more than doubled to 1,400 a month. The new service allows clients to make balance inquiries and transfer funds...

...key provided by Verisign Inc. enables the bank to unscramble the messages.

BEC designed the home page and maintains it with the help of the **bank's network** support analyst, Ana Clara Pinto, tel: (5585) 216- 3913, fax: (55-85) 216-3885. IBM and Infovia co-designed the site and currently maintain it, although the **bank** plans to use its own **server** in the near future.

Banco Bradesco
<http://www.bradesco.com.br>

Any bank whose site has its own search engine must have a hoard of information to offer. And Banco Bradesco has a bunch. Useful information includes in-depth financial statements, a diagram of the **bank's** customer service **network**, and a detailed description of products and services - all of which is offered in Portuguese, Spanish and English. While few Latin banks offer **Internet** banking, even fewer have the variety of services that BradescoNet **Internet** Banking provides. Through Bradesco's site, customers can **obtain** online **account information, transfer** funds and pay bills, as well as request checkbooks and document copies. Clients access the service by keying in a four-digit **password** registered with the bank, and are assured greater confidentiality with security technology that operates using an SSL-supporting browser. If all these services aren't...

14/3,K/14 (Item 11 from file: 16)
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04487671 Supplier Number: 46587869 (USE FORMAT 7 FOR FULLTEXT)
Security Strikes A New Chord
Bank Technology News, p1
August, 1996
Language: English Record Type: Fulltext
Document Type: Magazine/Journal; Trade
Word Count: 1947

... the operating system and application level. As such, it is helping to burst open this burgeoning new market. As Swanteck notes, at the time the **bank** was researching its options for client-**server** security, 'we frankly didn't have much choice.'

Since the installation of Securix's product, called BoKS, First Union has succeeded in better securing its trading operations. One area of concern Swanteck says has been eased by BoKS is its ability to restrict access to the root **password** of a Unix system. And in addition to various **password** functionalities, Swanteck appreciates the ability to dictate human access as well as device access, so individuals can be identified apart from their machines. Traders can...

...Security, Inc., handles the all-important requirement of authenticating users. It ensures that users tapping into the bank's databases to perform functions such as **retrieving account information** or **transferring** funds, are indeed who they say they are.

First Union is deploying 30 of these access keys in a pilot program to validate their effectiveness...

...will sign onto a First Union Web page, and use the AccessKey to verify that they are allowed access to the proprietary information. Vasco's **Internet** AccessKey uses a challenge-response mechanism to authenticate users. This 'two-factor' authentication method goes beyond 'single-factor' authentications, such as passwords and user **IDs**. In addition to verifying users by 'what they know' (i.e., a **password**), this method also validates users by 'what they have' (in this case an **Internet** AccessKey registered specifically to them).

When users want access to the **system**, they first input their **password**. The **bank** then generates a random number known as a challenge, which it downloads to the user. The user then inputs this number into the token device. The microprocessor on the device calculates a one-time **password**, known as a response, that is unique to the user as well as to that particular sign-on session. The user views this number on

...
...that user, the bank can accurately determine users by two factors - by what they know and what they have.

A unique feature of Vasco's **Internet** AccessKey is the manner in which the system downloads the challenge number for entry into the user's device. On the screen appears a continually...

14/3,K/15 (Item 12 from file: 16)

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04461704 Supplier Number: 46549516 (USE FORMAT 7 FOR FULLTEXT)
Fingerprint Opens Credit Union Cash Drawers 07/16/96
Newsbytes, pN/A
July 16, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; General Trade
Word Count: 365

The unusual branch bank, scheduled to open later this year, will use biometric personal **identification** technology from The National Registry Inc. (NASDAQ:NRID) to secure customer transactions, and could set a trend for financial institutions across the country if it...

...any banking transaction they could do in an attended branch bank. Users will be able to withdraw and deposit money, open accounts, order checks and **obtain account information** and statements. Additional units are scheduled to open early next year, according to credit union spokesman David Huhnke.

NRI has recently granted Key Tronic a license to manufacture finger-imaging products. The first Key Tronic products are expected to come to market later this year for **network** protection, electronic commerce, electronic **banking**, and transaction authorization applications.

Overstreet said another promising application is in the medical field, where fingertip scanning may replace a doctor's signature to validate a prescription.

NRI hopes to see finger-imaging become standard in gaming, records management, airline reservations, insurance, and education applications, where positive **identification** of the user is necessary to grant access to information.

NRI maintains a page on the **Internet** at <http://www.nrid.com> .

(19960716/Press contact: Laura Overstreet, National Registry, 703-708-9281; Public contact: David Huhnke, Purdue Employees Federal Credit Union, 317...

14/3,K/16 (Item 13 from file: 16)
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04360900 Supplier Number: 46395725 (USE FORMAT 7 FOR FULLTEXT)
Edify Corp. Announces Fully Integrated Software Application for Web Banking; Edify Expands Product Line with New Electronic Banking Solution. Business Wire, p5201045
May 20, 1996
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 1255

... systems," said Tom Glassanos, vice president of marketing for Edify Corporation. "EBS underscores our commitment to provide financial institutions with the means to use the **Web** as a strategic new distribution and service delivery channel."

"The **Web** presents financial institutions with a unique opportunity to stake out new markets and expand customer relationships," said Richard Crone, an electronic banking consultant. "Edify's...

...the level of service they provide to customers and prospects. The Edify Electronic Banking System is comprised of three components:

- Fully integrated application suite for **Web** banking;
- Multiple electronic delivery options including telephone, fax and personal financial managers; and
- Visual customization tools for rapid customization and integration with a wide range of back-office **systems**.

Web Banking Application Suite

EBS allows **financial** institutions to deploy innovative interactive **Web** banking services for their retail customers. EBS combines support for full **bank** branding with an open **systems** approach, ensuring that banks maintain a direct relationship with their customers while also controlling the payment process.

This is accomplished through a user interface framework that includes a toolset to allow banks to incorporate their unique brands, logos and product names into the application. The framework leverages the latest **Web** browser technology to offer users a compelling and intuitive frames-based **Web** user interface. A non-frames-based user interface can also be presented to the customer.

The first release of EBS can include up to six integrated application modules: Home Banking, Bill Payment, Dynamic Target Marketing, Personal Profile, Message Center and Customer Service Teleconferencing. -0-

- Home Banking includes: secure log-on, **account balance** inquiry, funds **transfer**, account statement review and transaction reports;
- Bill Payment includes: payee administration, payment scheduling, payment verification and pending payment reports;
- Dynamic Target Marketing includes: cross-selling windows support, customer-specific target messaging, dynamic message rotation and customer response reporting;
- Personal Profile includes: **password** update, account profile review, account profile update and user interface selection (frames/non-frames);
- Message Center includes: bank message creation and review for correspondence between customers and bank personnel; and
- Customer Service Teleconferencing includes: **Web** activated customer service requests, providing for automatic teleconferencing between the customer and the bank CSR.

Multiple Electronic Delivery Options

True anytime, anywhere service means providing...

14/3,K/17 (Item 14 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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04000573 Supplier Number: 45810174 (USE FORMAT 7 FOR FULLTEXT)
INTERNET ACCESS: SUN TO PROVIDE COMPUTERS FOR INTERNET BANKING; PLAYING KEY
ROLE IN TECHNOLOGY ENABLING NATIONWIDE PROCESSING NETWORK
EDGE, on & about AT&T, v10, n374, pN/A
Sept 25, 1995
Language: English Record Type: Fulltext

Document Type: Newsletter; Trade
Word Count: 670

... computer will be present in both the customers' bank (payer) and the merchants' bank (payee) enabling secure, real-time transfer of electronic checks via the **Internet** for the first time. The servers, running software developed by Sun in conjunction with Los Altos, Calif.-based Agorics, Inc., are used to verify the...

...secure, high availability, scalable architecture that the Electronic-Check project is built upon.

"When fully implemented, consumers will be able to buy goods on the **Internet** without having to pre-establish a financial relationship with a merchant or credit card company as long as their bank and the merchant's bank...

...cost and time savings it delivers as well as its ability to mitigate check fraud.

NETWORK SECURITY "Until today, banks have been extremely wary of **transferring** funds or **account information** over **public networks** like the **Internet** because of the security risks," said John Doggett, FSTC project director and director of applied technology at **Bank** of Boston. "The **servers** and transaction security features provided by Sun and others now makes safe electronic check payments over the **Internet** possible."

The Electronic-Check transaction requires the buyer to insert a PCMCIA card containing all relevant account information into a computer to authenticate the account, and to enter a personal **identification** number (PIN) to validate the transaction. This encryption feature allows member banks to easily and securely link their demand deposit accounts (DDA) systems with the...

14/3,K/18 (Item 15 from file: 16)
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03996021 Supplier Number: 45802823 (USE FORMAT 7 FOR FULLTEXT)
Sun to Provide Computers for Internet Banking; Playing Key Role in
Technology Enabling Nationwide Processing Network.
Business Wire, p9211018
Sept 21, 1995
Language: English Record Type: Fulltext
Document Type: Newswire; Trade
Word Count: 876

... computer will be present in both the customers' bank (payer) and the merchants' bank (payee) enabling secure, real-time transfer of electronic checks via the **Internet** for the first time. The servers, running software developed by Sun in conjunction with Los Altos, Calif.-based Agorics, Inc., are used to verify the...

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Network Security

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14/3,K/19 (Item 16 from file: 16)
DIALOG(R)File 16:Gale Group PROMT(R)
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03854154 Supplier Number: 45524799 (USE FORMAT 7 FOR FULLTEXT)
BUYPASS CORPORATION INTRODUCES CORPORATE CHECK ROUTER SOLUTIONS FOR
SUPERMARKETS

PR Newswire, pN/A

May 5, 1995

Language: English Record Type: Fulltext

Document Type: Newswire; Trade

Word Count: 838

... of check services including authorization, customer database (negative and positive files with velocity), returned item processing (collection letters and assignment) and totals by store
-- Second **ID** can be prompted for new customers
-- MICR-capable entry method
Gateway Services
-- On-line access to credit, debit, EBT
-- Store-level settlement based on retailer...

...Traffic, Raley's, SGC and

Super Valu.

How BUYPASS' Corporate Check Router Solution Works

The front-end handler provides protocol conversion from store networks to **TCP/IP**

. The Router directs a check transaction to the check authorizer, which verifies approval and status codes. The check authorizer **analyzes** the **account information** to authorize and categorize the type of check transaction, approves or declines the check according to customer profile maintenance parameters, and returns the authorization information...

...Complete database management

-- Database built from customer activity

- Negative or positive files with velocity parameters
- Multiple status codes (new, normal, VIP, do not accept)
- Multiple **IDs** per database entry
- Manager override capability
- Returned item processing
- Collection letters and assignment

Technical specifications include:

- Oracle database program
- 486 or higher (depending on volume...

...as:

- Access to VISA, MasterCard, American Express and all major credit and T&E cards
- Connections to more than 20 regional and national debit (ATM)

networks

- Knowledge and experience in working with **financial** institutions for sponsorship and back-end processing
- EPS business continuity program

Total debit POS management:

- POS debit adjustments
- Encryption key maintenance and security
- Administration of...

14/3,K/20 (Item 17 from file: 16)
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01953568 Supplier Number: 42497079 (USE FORMAT 7 FOR FULLTEXT)
Kuwait Bank Draws On Voice-Response Net
CommunicationsWeek, p36
Nov 4, 1991
Language: English Record Type: Fulltext
Document Type: Newsletter; Trade
Word Count: 565

... a recent interview with Communications Week, Marshall said once the mainframes were cut over, it was a relatively simple process to restore the voice-response **system**. Marshall said most of the **bank's** work after the war required restoring the idle transaction-processing network, a far simpler task than rebuilding the physically destroyed **public network**.

"They wanted to leave it intact so they could use it," said Marshall of the Iraqis. "These guys must have been pretty convinced they were staying. Most of the computer sites in the country were totally destroyed except for banks."

The **bank** has two Infobot **systems**, one for handling English-speaking callers and the other for those who speak Arabic. A token-ring local area network links the two Infobots to...

...data requested to the customer via pre-recorded "sound bites."

Another key application of the Infobots is the ability to call in to request personal **account information** and **transfer** funds using a touch-tone phone keypad. This application directly accesses the mainframe, where customer-account databases reside. Again, the information is given to customers...

...42 recent account transactions. Marshall said the service is widely

used.

Use of the voice-response application at the bank requires that users have personal **identification** numbers. In addition to offering customers convenience, Marshall said, voice response saves the bank money. "Our main objective was to keep customers away from branches," he said. "It's more cost-effective for us to keep run-of-the-mill stuff out of the branches."

Article includes diagram showing **bank network** configuration.

By Jeffrey Schwartz

14/3,K/21 (Item 1 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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0019706024 SUPPLIER NUMBER: 53126823 (USE FORMAT 7 OR 9 FOR FULL TEXT)

-CITIBANK: Citibank banks in cyberspace.

M2 Presswire, NA

Oct 22, 1998

LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1549 LINE COUNT: 00133

... is up and running, available to all our customers and underlines our commitment to become the leading virtual bank in the UK. We believe the **Internet** package we are offering is unrivalled. It is free and flexible, and we're even helping customers get on line by offering 12 months' free unlimited **Internet** access through Virgin Net," she added.

Customers can use PC computers (running MS Windows 95/98/NT) or Macintosh (running Mac OS 8 or higher...

...Mac PowerPC. For either memory of 16MB and above is recommended with available hard disk space of 20 MB or greater. The service requires an **Internet** browser that supports strong encryption capabilities, such as **Netscape** Navigator, **Netscape** Communicator and Microsoft Explorer 4.00 and above. These can be easily downloaded from the **web** if customers do not already have them.

Citibank's **Internet** service was developed by Citibank's Advanced Development Group, and is fully integrated with all the electronic delivery solutions used by Citibank operations throughout the world. Whether customers access their accounts at a Citibank branch, via CitiPhone (worldwide freephone banking), Citibank cashpoints, or now via **Internet banking**, the transaction goes into one **system** which allows the different access mechanisms to communicate with each other in real time. The Advanced Development Group based in Silicon Valley, employs 500 professionals focussed on the development and integration of customer focussed electronic delivery solutions.

Key features of Citibank's new **Internet** Banking Service:

* Free: No set up costs or monthly fee; 12 months' free **Internet** access available; free bill payments & transfers; 4.75% interest* paid on current account balances (*interest rate correct on 19th September 98).

* Account Management: Real time account information; view balance summary, account details, and account activity; print balance summary and

activities; **download account information** into personal financial management packages including Quicken, Microsoft Money, or Excel.

* Bill Payments & Money Transfers: Transfer money between a customer's UK Citibank Accounts, to...

...list.

* Security: 128-bit encryption (the most up to date strong encryption available); automatic time-out after 5 minutes of no activity; Personal Direct Access **Identification** Number (DAIN).

Technical details:

User Specification: To access Citibank's Internet banking service, customers will need: a Citibank Current Account; a PIN number issued by...

14/3,K/22 (Item 2 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
(c) 2010 Gale/Cengage. All rts. reserv.

11878071 SUPPLIER NUMBER: 60581489 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Community Banks Go Online.(Industry Overview)
Hamlet, Clay; Strube, Mike
ABA Banking Journal, 92, 3, 61
March, 2000
DOCUMENT TYPE: Industry Overview ISSN: 0194-5947 LANGUAGE:
English RECORD TYPE: Fulltext
WORD COUNT: 2720 LINE COUNT: 00228

... a good outsourcing provider will also offer the ability to quickly and efficiently increase processing power, hard drive data storage, and bandwidth access to the **World Wide Web**. This flexibility, called scalability in the IT world, can be vitally important as customers flock to online community banking.

Security can be a major concern...

...growing range of very sophisticated security tools designed to protect the privacy and integrity of customer transactions and information. Those measures include hardware, software and **password** security, as well as physical access control at the **web**-enabled data center. Fully-capable online providers offer advanced techniques including triple-layered data encryption, restrictive routing measures, **password** authentication using digital **identification**, firewall protection at both the router and **web** server locations, and Secure Socket Layer (SSL) protocols.

These and other measures can be deployed to prevent unauthorized access to internal customer information. When deployed...

...safe, secure online banking experience.

By carefully planning the online experience, community banks can add value to their relationships with both retail and commercial customers.

Internet banking retail services can include the ability to check account balances, transaction histories and other account information online, across checking, savings, loan and other types of accounts. When properly configured, an online banking service allows customers to sort and search by account, check number or transaction type, and to **download account information** to today's most popular Personal Finance Management software systems or even Microsoft Excel spreadsheets and other common PC software applications. **Internet** banking customers can also

pay bills, transfer funds and make loan payments online, as well as reorder checks, submit stop payment requests, and apply for loans, credit cards and other **bank** services from any webenabled **computer**. Customers can have the **bank** automatically send an e-mail alert to them, based on account balances or significant transactions.

Community banks can also set up their **web** sites to allow customers to email bank personnel, see bank rates and product information, or get directions to the bank or ATM locations.

In addition...

14/3,K/23 (Item 3 from file: 148)
DIALOG(R)File 148:Gale Group Trade & Industry DB
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08224185 SUPPLIER NUMBER: 17420508 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Internet access: Sun to provide computers for Internet banking; playing key role in technology enabling nationwide processing network. (Sun Microsystems Computer Corp to participate in Financial Services Technology Consortium's Electronic-Check project)
EDGE, on & about AT&T, v10, n374, p9(1)
Sep 25, 1995
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 679 LINE COUNT: 00062

... computer will be present in both the customers' bank (payer) and the merchants' bank (payee) enabling secure, real-time transfer of electronic checks via the **Internet** for the first time. The servers, running software developed by Sun in conjunction with Los Altos, Calif.-based Agorics, Inc., are used to verify the...

...secure, high availability, scalable architecture that the Electronic-Check project is built upon.

"When fully implemented, consumers will be able to buy goods on the **Internet** without having to pre-establish a financial relationship with a merchant or credit card company as long as their bank and the merchant's bank...

...cost and time savings it delivers as well as its ability to mitigate check fraud.

NETWORK SECURITY

"Until today, banks have been extremely wary of **transferring** funds or **account information** over **public networks** like the **Internet** because of the security risks," said John Doggett, FSTC project director and director of applied technology at **Bank** of Boston. "The **servers** and transaction security features provided by Sun and others now makes safe electronic check payments over the **Internet** possible."

The Electronic-Check transaction requires the buyer to insert a PCMCIA card containing all relevant account information into a computer to authenticate the account, and to enter a personal **identification** number (PIN) to validate the transaction. This encryption feature allows member banks to easily and securely link their demand deposit accounts (DDA) systems with the...

14/3,K/24 (Item 1 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rts. reserv.

02080737 SUPPLIER NUMBER: 19356402 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Royal flush. (Royal Bank of Scotland's Internet banking facility) (Company
Business and Marketing)
Vowler, Julia
Computer Weekly, p42(2)
April 24, 1997
ISSN: 0010-4787 LANGUAGE: English RECORD TYPE: Fulltext; Abstract
WORD COUNT: 1978 LINE COUNT: 00155

... able to do some Emu things simultaneously with our year 2000 work."
But the hottest ticket at the moment for IT is launching the new
Internet service. Direct Banking by PC, which the bank has pioneered.
Rivals; such as Barclays and NatWest, have trialled PC-based **banking**,
but using proprietary **networks** rather than the more open -- but
potentially less secure -- **Internet**.

Initially, the Royal Bank of Scotland's **Internet** customers will
also need to use its two-year-old telephone banking service to ensure
identification and security.

Using the **Internet** they will be able to print statements, pay
bills and **transfer account data** directly into into home
banking software packages. The service will be free for the first six
months, and then cost 1.50 pounds a month.

The **Internet** service will follow a similar model to the
telebanking service, but instead of the spoken script conducted with a live
telephone service teller, there is...

...Security has been a key aspect of the launch, so payments can only be
made to companies and individuals previously authorised via the telebanking
service.

Internet customers, promises Webb, will not be able to loosely
ship millions of pounds around the world.

"We are doing **Internet** banking in a very controlled fashion,"
he says. "We feel we've got the balance right."

At the moment, the bank is still trying out...

...available to customers "in the spring". Spring presumably comes late in
Scotland.

The jury is still out as to whether there is mass demand for
Internet banking: the Royal Bank of Scotland estimates that maybe
50,000 of the 500,000 customers using its tcicbanking service have the
technology to use...

14/3,K/25 (Item 2 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rts. reserv.

01956788 SUPPLIER NUMBER: 18479847 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Fingerprint Opens Credit Union Cash Drawers.
Newsbytes, pNEW07160021
July 16, 1996
LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 385 LINE COUNT: 00035

The unusual branch bank, scheduled to open later this year, will use biometric personal **identification** technology from The National Registry Inc. (NASDAQ:NRID) to secure customer transactions, and could set a trend for financial institutions across the country if it...

...any banking transaction they could do in an attended branch bank. Users will be able to withdraw and deposit money, open accounts, order checks and **obtain account information** and statements. Additional units are scheduled to open early next year, according to credit union spokesman David Huhnke.

NRI has recently granted Key Tronic a license to manufacture finger-imaging products. The first Key Tronic products are expected to come to market later this year for **network** protection, electronic commerce, electronic **banking**, and transaction authorization applications.

Overstreet said another promising application is in the medical field, where fingertip scanning may replace a doctor's signature to validate a prescription.

NRI hopes to see finger-imaging become standard in gaming, records management, airline reservations, insurance, and education applications, where positive **identification** of the user is necessary to grant access to information.

NRI maintains a page on the **Internet** at <http://www.nrid.com> .

(19960716/Press contact: Laura Overstreet, National Registry, 703-708-9281; Public contact: David Huhnke, Purdue Employees Federal Credit Union, 317...

14/3,K/26 (Item 3 from file: 275)
DIALOG(R)File 275:Gale Group Computer DB(TM)
(c) 2010 Gale/Cengage. All rts. reserv.

01320538 SUPPLIER NUMBER: 07931076 (USE FORMAT 7 OR 9 FOR FULL TEXT)
Software. (1990 Buyer's Guide Issue) (buyers guide)
Wall Street Computer Review, v7, n2, p27(95)
Nov, 1989
DOCUMENT TYPE: buyers guide ISSN: 0738-4343 LANGUAGE: ENGLISH
RECORD TYPE: FULLTEXT; ABSTRACT
WORD COUNT: 56121 LINE COUNT: 04923

... to IBM mainframes.

Network Solutions, 505 Huntmar Park Dr., Herndon, VA 22070 OPEN-Link for VAX/VMS \$4,950 VAX & Micro VAX under VMS TCP/**IP protocol** software with FTP, TELNET, SMTP user and server processes. Uses DEC-standard Ethernet interfaces. Also operates over X.25 networks. user-instalabble and optionally menu-driven. OPEN-Link for IBM/MVS \$21,450 IBM or Compatibles under MVS TCP/**IP protocol** software with FTP, TELENET, SMTP, plus programatic interfaces and security interfaces. Ethernet and X.25 network support. Runs as a VTAM application. User interface through...

...automated to go on line with Track data, a low-priced vendor of historical market data. The automation removes the need to repeatedly enter ID, **passwords**, account **information and** the details of a

download **order** while the user is on line and prone to make errors. It maintains a portfolio file with filenames and symbols. Stocks, commodities on all the...

...Allows users to access databases dispersed across different machines, so the information appears as a single logical database residing on a single machine. Enables financial **organizations** to integrate different types of computers, **operating** systems, networks, and DBMS's into a unified computing and information resource. ORACLE SQL Net 120 platforms, all types Network control software for distributed database...

...open architectures. Client operating systems include PC DOS, OS/2, Macintosh and UNIX. OLTP and query application support. Supports APPC/LU 6.2, DECnet, TCP/**IP**, **3270**, synchronous communications.

Pansophic Systems, 2400 Cabot Dr., Lisle, IL 60532 EASYTRIEVE PLUS \$21,000-\$43,500 IBM 370, 3000, 4300 Information retrieval and data management...

14/3,K/27 (Item 1 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
(c) 2010 Gale/Cengage. All rts. reserv.

00928838 Supplier Number: 23473836 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fed Paves Way For More Bank Processing Powers
(The Federal Reserve Board rules that the US subsid of Compagnie Financiere de Paribas can prepare customer bills and related reports for cellular phone companies)
Bank Technology News, v 9, n 4, p 4
April 1996
DOCUMENT TYPE: Journal ISSN: 1060-3506 (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 490

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

...that definition in a subtle but important way.

Specifically, Paribas will be allowed to open customer accounts, prepare customer account statements, initiate payments by customers, **transmit** customer **identification** and **account information** to the mobile phone companies' files, and generate reports to detect possible fraud.

In the context of the emerging world of **Internet**-based payments, this particular expansion of definition is important, says McLaughlin. "Everyone fears that the **banking system** is getting cut out (of the **Internet** payment process), since banks only get involved at the time of final settlement. This says that a bank may be able to provide a lot...

...contact. In another recent government move, the Federal Reserve System formed a task force to study the implications of emerging electronic payment technologies on the **banking system**.

"I think the Fed is realizing that now is the time to put away certain regulations," notes Wells. "The only thing that's puzzling is...

14/3,K/28 (Item 2 from file: 9)
DIALOG(R)File 9:Business & Industry(R)
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00662249 Supplier Number: 23205430 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Wells Fargo Offers Internet Customer Services
(Wells Fargo is first bank in US to offer Internet access to savings,
checking and other information, via Netscape WWW browser)
Newsbytes News Network, p N/A
May 19, 1995
DOCUMENT TYPE: Journal (United States)
LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 651

ABSTRACT:

Wells Fargo has begun offering its customers **Internet** access to their savings, checking, credit card and line of credit information. It is the second biggest bank in California and the first in the...

...once the standards and technology for secured financial transactions become available.

To use the new service, customers can call the bank to arrange for a **password**. Once they have a **password**, a computer, a modem, Netscape's Navigator browser and Internet access, they will be able to **obtain personal account information**.

Previously, Wells Fargo provided customers with personal **computer** access to **banking** information has via Prodigy and via direct lines to the bank. These services have involved additional monthly charges. The new WWW service is free. The...

...The site offers over 300 pages of information about the bank's history, press releases, photographs, job openings and other information.

Addressing the issue of **Internet** security, Johnson says Wells Fargo has "developed a very secure means to protect account information," using the **Netscape** technology. Customers calling in to obtain a **password** talk to a real human, but when the **password** is created no one can see it or access it. It is stored automatically in the computer. There is also a strong firewall between the security server and the account information servers. A customer's **identification** via a social security number and a **password** must be authenticated before **account information** can be **obtained**.

14/3,K/29 (Item 1 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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11029272 (USE FORMAT 7 OR 9 FOR FULLTEXT)

OCBC unveils WAP-enabled banking services

NEW STRAITS TIMES (MALAYSIA)

May 15, 2000

JOURNAL CODE: FNST LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 310

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... of the scalability and reliability of the operating system.

"Windows 2000 is an ideal platform for next generation business needs, as it helps organisations to **Internet** and WAP-enable their business with a reliable and manageable infrastructure that is optimised for existing and emerging technologies," he said.

"By building i.wap on Windows 2000 **Server**, OCBC **Bank** will be able to scale from a single to 32-processor system to cater to any increase in the number of transactions, as well as...

... up for data services with the handphone service provider. Thereafter, with i.wap, customers will be able to perform transactions through their handphone, such as **account balance** enquiries, fund **transfers**, cheque book requests, stop-payment requests, statement requests and phone-banking personal **identification** number (PIN) change requests.

Dutton said the Windows 2000 platform made these services possible because it allows organisations to provide their customers with the choice

...

14/3,K/30 (Item 2 from file: 20)

DIALOG(R)File 20:Dialog Global Reporter

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08602502 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Net, set, go

Mollica Senapati

ECONOMIC TIMES

December 08, 1999

JOURNAL CODE: WETI LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1403

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... all. Rough estimates assuming teller at Re 1 per transaction put ATM transaction costs at 45p, phone banking at 35p, debit cards at 20p and **Internet** banking a measly 10p. Moreover, in the US, investment costs to reach 10m potential customers through branch network is estimated at \$900m against \$1m through the **Internet**. The enormity of these numbers can change the face of banking.

The picture in India, however, is a bit grey. The RBI does not still ... as management of the security perceptions of customers are the keys to success.

Thus, various security options like line encryption (a process through which a **password, account information**, transactions and other information get **transmitted** is scrambled so that no one can figure out the key), branch connection encryption, firewalls, digital certificates, automatic sign-offs, random pop-ups and disaster...

... services are quite high. A bank not only has to automate its front-end systems which the customer interfaces with but also the back-end **systems** so that the **bank** is able to provide robust functionality. The heavy costs are in the development of the back-end systems, says Chandani.

The main infrastructural costs are for security software, **Internet** banking software and security hardware which cost roughly around \$600,000. These are one time costs. The recurring cost is about 15%, adds Samant. Add...

...run up to Rs 7-8 cr.

So, are the days of brick-and-mortar over? All the channels of banking will co-exist with **Internet** banking facilities. But since **Internet** banking is changing business models, it is too powerful a tool to be just another mode of banking. Right now, with low PC and **Internet** penetration, it is going to take time and traditional means of banking will co-exist. But their importance in distribution will drastically come down as...

14/3,K/31 (Item 3 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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04721296 (USE FORMAT 7 OR 9 FOR FULLTEXT)
CeBIT - Real World Mobile Banking Shown By Viag Interkom
Steve Gold
NEWSBYTES
March 22, 1999
JOURNAL CODE: FNEW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 379

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... for any purpose since they last used the service.

According to Viag Interkom officials, using a simple menu-driven handset display, users can initiate account **transfers** and request details such as an **account balance** or stock exchange prices.

Viag says that the scope of its pilot program will be expanded in the future to support additional applications. For example...

... Sparkasse, says that it already carries out over 70 percent of its transfers online.

For the CeBIT demo, Schlumberger supplied a Java-based SIM (subscriber **identification** module) card, the Cyberflex Simera, to guarantee the security of mobile **banking** transactions. The company also provided a **server** platform (Aremis) which ensures local independent administration and a reliable continuous data flow over the VIAG Interkom network.

If all goes well, then the four firms plan to start trialing the mobile banking service to selected 1822.direkt subscribers later this year.

Viag Interkom's **Web** site is at <http://www.viaginterkom.de>.

Reported by Newsbytes News Network, <http://www.newsbytes.com>.

(19990322/Press Office, Viag Interkom +49-89-5473-7016...

14/3,K/32 (Item 4 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
(c) 2010 Dialog. All rts. reserv.

03898332 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Forward-looking bank goes online: Union Bank braves the domestic economic
storm and joins online banking community
CHINA NEWS
January 04, 1999
JOURNAL CODE: FCHN LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 892

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... automated teller machines (ATMs). If depositors are already used to
automated bank transactions, it should not be difficult for them to switch
to the new **banking system**. This is the local **bank's** main
message to clients as it begins its seventh year this month.

Union Bank's PC banking works very much like processing **Internet**
credit card transactions. A customer keys in a digital
identification code at Union Bank's website. The bank then provides a
certificate of authority for authentication of the digital **ID**.

After the security check, the customer can then make one of several
standard online transactions, including remittance, **account**
balance check, bill collection and fund **transfer** to **two**
or more **accounts**. He or she can also browse through updated
financial market data from Union Bank's trust subsidiary.

Union Bank throws into its package an additional...

... service does not go so far as providing the ability to trade stocks
online, it does allow the customer to link up with the corporate
network comprising the **bank's** six investment subsidiaries. A
Union Bank client can do so either online or by phone as the system is
connected to a 24-hour call center.

Multinationals such as Hongkong Bank and Citibank have had their own
PC **banking** services for several years. But their **systems** are
proprietary and require the payment of fees. Union Bank, by contrast, knows
the stingy domestic market well enough to shoulder the service fees, NT...

14/3,K/33 (Item 5 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02186941 (USE FORMAT 7 OR 9 FOR FULLTEXT)
TD Bank Introduces TD Access Web Business
CANADA NEWSWIRE
July 13, 1998 8:49
JOURNAL CODE: WCNW LANGUAGE: English RECORD TYPE: FULLTEXT
WORD COUNT: 488

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... 13 /CNW/ - TD Main\$street Banking's small business customers now
have convenient, anytime access to their business banking with the

introduction of TD Access **Web** Business -- a comprehensive, secure, easy-to-use Internet banking service.

``TD Access Web Business provides additional flexibility, convenience, choice and value to our small business...

...make it easier for customers to do virtually all of their small business banking in a secure environment at any time, from any place with **Internet** access.''

TD Access **Web** Business enables small business customers to:

- check balances and activity on their business accounts including TD Visa accounts;
- check credit line or loan balances;
- make...

...bill payments for up to 90 days to over

1300 companies, including Monthly Source Deductions to Revenue Canada;

- transfer funds from one account to another;
- **download account data** to most financial management

software, including

Intuit's Quicken (Home & Business `98) and Microsoft Money;

- access TD Main\$street's **Web** page at [www.tdbank.ca/Main\\$street](http://www.tdbank.ca/Main$street)
- convenient link
- connect through either personal **computer** or Mac.
- integrate personal **banking** with small business by registering

their

personal accounts online

TD Access PC Business customers can access this new service directly at www.tdaccess.com using their current Connect **ID** and **password**

. New customers can register for **Web** Business at their local TD branch.

``We've empowered our small business customers by offering them easy access to all our **Internet** banking channels -- including **Web**

Banking, **Web** Business, WebBroker, WebFunds and TD Evergreen Investor Query -- through one point at www.tdaccess.com/login/,''' says John Leckie, Senior Vice President, TD Main\$street Banking. ``TD Main\$street Banking customers can now combine TD Access **Web** products to help make it easier to manage their personal and business banking needs.''

TD Access **Web** Business uses the highest level of security generally available today -- 128 bit encryption -- and is designed to preserve the confidentiality of account data and the...

14/3,K/34 (Item 6 from file: 20)
DIALOG(R)File 20:Dialog Global Reporter
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02008754 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Vanguard Introduces New Website with Enhanced Transaction and Communication Capabilities

PR NEWSWIRE

June 24, 1998 10:55

JOURNAL CODE: WPRW LANGUAGE: English RECORD TYPE: FULLTEXT

WORD COUNT: 1104

(USE FORMAT 7 OR 9 FOR FULLTEXT)

... and integrity of private shareholder information. To gain access to the account and transaction areas, shareholders must first register with Vanguard to obtain a confidential **password**. This **password**, along with a user name selected by the shareholder, is required to access account information and conduct transactions. As an added level of security, Access Vanguard is available only through browsers that support Secured Socket Layer capabilities and 128-bit domestic-grade encryption.

Vanguard has been widely lauded by the **computer** trade and **financial** news media for its online initiatives. In March 1998, Vanguard was presented with a Webby Award by The **Web** Magazine for offering one of the best creative, innovative, and valuable websites in the country. Vanguard's site was noted for its comprehensive fund information ...

...friend."

Vanguard was a pioneer in online development, introducing an innovative information service on America Online in January 1995 and a comprehensive site on the **World Wide Web** in December 1995. Vanguard has remained a leader in the field by bringing online investment services to diverse segments of its client base, including:

-- Participant Online(SM). Introduced in September 1995, Participant Online enables 401(k) plan participants to **obtain account information**, conduct transactions, review educational material, and use interactive retirement planning worksheets.

-- Vanguard Adviser ADVantage(SM). Launched in November 1996, Vanguard Adviser ADVantage provides investment advisers and **financial** planners convenient **computer** access to client accounts as well as Vanguard fund and services information.

-- The Vanguard Bridge(SM). Unveiled in September 1997, The Vanguard Bridge offers 401...

14/3,K/35 (Item 1 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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02026126

Methods and systems for interactive wagering using multiple types of user interfaces

Verfahren und Systeme zum interaktiven Wetten mit mehreren Typen von Benutzerschnittstellen

Systeme et procede pour des paris interactifs sur les courses de chevaux

PATENT ASSIGNEE:

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LEGAL REPRESENTATIVE:

Vossius & Partner (100314), Siebertstrasse 4, 81675 Munchen, (DE)
 PATENT (CC, No, Kind, Date): EP 1628270 A1 060222 (Basic)
 APPLICATION (CC, No, Date): EP 2005006911 000609;
 PRIORITY (CC, No, Date): US 330651 990611; US 330963 990611
 DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
 LU; MC; NL; PT; SE
 RELATED PARENT NUMBER(S) - PN (AN):
 EP 1192610 (EP 2000938238)
 INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
 IPC + Level Value Position Status Version Action Source Office:
 G07F-0017/32 A I F B 20060101 20051227 H EP
 ABSTRACT WORD COUNT: 128
 NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200608	579
SPEC A	(English)	200608	19061
Total word count - document A			19640
Total word count - document B			0
Total word count - documents A + B			19640

...SPECIFICATION computers 108 via modem bank 214 and link 146 or through link 146 alone. When computers 108 access server 212 via a telephone line, the **computers** preferably use **bank** 214 and link 146. When **computers** 108 use a computer network connection (such as the **Internet**) to access **server** 212, the **computers** preferably bypass modem **bank** 214.
 In order to authorize and submit wagers, each of servers 206, 208, 210, and 212 preferably provide data to and receive data from tote...

...already completed).

Similarly, to notify the users of the status or history of their accounts or to credit those accounts with additional funds or winnings, **account information** and money **transfer** information may be **transmitted** to and received from the tote or SMS. For example, using a user interface from one of a set-top box 104, telephone 106, or ...

...stations 310. Subscriber database 302 stores information regarding each user's account. This data may include current balance, past wagering history, individual wagering limits, personal **identification** numbers, billing addresses, credit card numbers, bank account numbers, social security numbers, etc. The data in database 302 may be accessed by hub 102 (FIG...

14/3,K/36 (Item 2 from file: 348)
 DIALOG(R)File 348:EUROPEAN PATENTS
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01281123

Method, system, and apparatus for providing secure interactive services through an unattended modular kiosk
 Verfahren, System und Vorrichtung zum Leisten von gesicherten interaktiven

Diensten mittels eines nicht-überwachten modularen Kiosks
Methode, systeme et appareil pour fournir des services interactifs
securises a l'aide d'un kiosque modulaire sans supervision

PATENT ASSIGNEE:

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States: all)

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2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1102222 A2 010523 (Basic)
EP 1102222 A3 010613

APPLICATION (CC, No, Date): EP 2000204014 001115;

PRIORITY (CC, No, Date): US 165662 P 991116

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE; TR

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-017/16; G07F-019/00; G07F-007/00

ABSTRACT WORD COUNT: 86

NOTE:

Figure number on first page: 1

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200121	562
SPEC A	(English)	200121	4342
Total word count - document A			4904
Total word count - document B			0
Total word count - documents A + B			4904

...SPECIFICATION security, and the efficiency desired by an increasingly sophisticated consumer. For example, there is a need for advanced security procedures beyond that of matching personal **identification** numbers with a corresponding magnetic stripe card. Advanced transactional security procedures include biometric **identification** through biological or behavior characteristics, for example, **identification** through iris, fingerprint, and voice authentication measures. Advanced encryption techniques are also needed for secure electronic transactions, as well as, the ability to utilize electronic...

...wireless telephones, are increasing and kiosks that interact with these devices are needed to better serve consumers.

Therefore, there is a need for a method, **system**, and apparatus for providing secure **financial** services through an unattended interactive modular kiosk.

SUMMARY OF THE INVENTION

The present invention overcomes the above-noted and other shortcomings by providing a novel...dispensing capabilities for a wide variety of medium (cash, coupons, tickets, etc.).

The present invention also provides customers with the ability to transact over the **Internet**, **obtain account information**, buy event tickets, exchange currencies, **transfer** funds between accounts, pay bills, buy and sell stocks, perform customer enrollment, open new accounts, apply for loans and verify signatures.

The durability, portability, and...

...main component, thereby further enhancing the flexibility of the inventive kiosk system.

Further, the present invention incorporates advanced security processes beyond that of matching personal **identification** numbers with a corresponding magnetic stripe card. Advanced transactional security procedures include biometric **identification** of biological and behavioral features, such as **identification** through iris, fingerprint, hand, and voice authentication measures. Advanced encryption techniques are also provided for secure electronic transactions, as well as, the ability to utilize...

14/3,K/37 (Item 3 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01259540

Alternative use of financial systems for customer data
Alternative Verwendung eines Finanz-Systems für Kundendaten
Utilisation alternative d'un système financier pour des données de clients
PATENT ASSIGNEE:

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INVENTOR:

Hooper, William D., 9 Pheasant Run, New Hope, Pennsylvania 18938, (US)

LEGAL REPRESENTATIVE:

Johansson, Lars E. et al (23214), Hynell Patenttjänst AB Patron Carls Vag 2, 683 40 Hagfors/Uddeholm, (SE)

PATENT (CC, No, Kind, Date): EP 1087314 A2 010328 (Basic)
EP 1087314 A3 040310

APPLICATION (CC, No, Date): EP 2000203239 000919;

PRIORITY (CC, No, Date): US 155677 P 990923

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G06F-017/60

ABSTRACT WORD COUNT: 143

NOTE:

Figure number on first page: 2

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200113	722
SPEC A	(English)	200113	5609
Total word count - document A			6331
Total word count - document B			0
Total word count - documents A + B			6331

...SPECIFICATION Applications:

The present application claims priority under 35 USC 119 from US provisional patent application serial number 60/155,677, filed September 23, 1999, entitled "**Identification Method**", the disclosure of which is hereby incorporated herein by reference.

Field of the Invention:

The present invention relates broadly to alternative uses of a **financial services system** database and **network** for maintaining electronic data and records of importance to customers of a financial institution. The electronic data and records comprise data not directly related to...

...services institution and may be accessible in real time for use by the customer and/or civil agencies. In an embodiment of the present invention, **identification** data for a first individual is obtainable through the data maintained in the records **system** of a **financial services** institution for a second individual. By way of example, in a possible embodiment of the present invention, **identification** data, for example a photograph or a biometric data, for a child is maintained in and **obtainable** through financial **account data** of the child's parent.

Background:

The financial services industry has developed sophisticated multi-national computer networks and systems. These systems may include one or...

...large, high volume data processing and storage capability; call centers; customer service; global internetworking; and remote access, including through card reading equipment, telephones, personal computers, **web** enabled devices and the like. These sophisticated networks allow customer data to be rapidly retrieved and forwarded to local network users.

Today, virtually everyone in...

...bank card. These cards contain a magnetic or optically readable media strip on one side that is used to access and communicate with a central **computer system** maintained by a **financial services** institution. Other embodiments of cards include smart cards that comprise storage devices such as memory chips that include data.

The financial services industry has...

...to verify the identity of an individual cashing a check on their account. Although photographic images have been utilized within the financial services industry for **identification** purposes in the rendering of financial services, they have not generally been utilized for other purposes.

Computer systems and networks are also becoming commonplace in...

14/3,K/38 (Item 4 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01244600

METHODS AND SYSTEMS FOR INTERACTIVE WAGERING USING MULTIPLE TYPES OF USER

INTERFACES
VERFAHREN UND SYSTEME ZUM INTERAKTIVEN WETTEN MIT MEHREREN TYPEN VON
BENUTZERSCHNITTSTELLEN
PROCEDES ET SYSTEMES DE PARIS INTERACTIFS UTILISANT DIVERS TYPES
D'INTERFACES UTILISATEUR

PATENT ASSIGNEE:

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PATENT (CC, No, Kind, Date): EP 1192610 A2 020403 (Basic)
EP 1192610 B1 050914
WO 2000077752 001221

APPLICATION (CC, No, Date): EP 2000938238 000609; WO 2000US15853 000609

PRIORITY (CC, No, Date): US 330651 990611; US 330963 990611

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

RELATED DIVISIONAL NUMBER(S) - PN (AN):
(EP 2005006911)

INTERNATIONAL PATENT CLASS (V7): G07F-017/32

NOTE:

No A-document published by EPO

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200537	1686
CLAIMS B	(German)	200537	1444
CLAIMS B	(French)	200537	1960
SPEC B	(English)	200537	19103
Total word count - document A			0
Total word count - document B			24193
Total word count - documents A + B			24193

...SPECIFICATION computers 108 via modem bank 214 and link 146 or through
link 146 alone. When computers 108 access server 212 via a telephone
line, the **computers** preferably use **bank** 214 and link 146.

When **computers** 108 use a computer network connection (such as the **Internet**) to access **server** 212, the **computers** preferably bypass modem **bank** 214.

In order to authorize and submit wagers, each of servers 206, 208, 210, and 212 preferably provide data to and receive data from tote...

...already completed).

Similarly, to notify the users of the status or history of their accounts or to credit those accounts with additional funds or winnings, **account information** and money **transfer** information may be **transmitted** to and received from the tote or SMS. For example, using a user interface from one of a set-top box 104, telephone 106, or ...

...stations 310. Subscriber database 302 stores information regarding each user's account. This data may include current balance, past wagering history, individual wagering limits, personal **identification** numbers, billing addresses, credit card numbers, bank account numbers, social security numbers, etc. The data in database 302 may be accessed by hub 102 (FIG...

14/3,K/39 (Item 5 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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01218036

Financial services systems and methods for transferring funds
Finanzielle Dienstleistungssysteme und Verfahren zur Gelduberweisung
Systemes pour services financiers et methodes pour le transfert de fonds
PATENT ASSIGNEE:

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INVENTOR:

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LEGAL REPRESENTATIVE:

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PATENT (CC, No, Kind, Date): EP 1058217 A2 001206 (Basic)
EP 1058217 A3 020828

APPLICATION (CC, No, Date): EP 2000201819 000525;

PRIORITY (CC, No, Date): US 136071 P 990526

DESIGNATED STATES: AT; BE; CH; CY; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI;
LU; MC; NL; PT; SE

EXTENDED DESIGNATED STATES: AL; LT; LV; MK; RO; SI

INTERNATIONAL PATENT CLASS (V7): G07F-019/00; G06F-017/60

ABSTRACT WORD COUNT: 39

NOTE:

Figure number on first page: 3

LANGUAGE (Publication,Procedural,Application): English; English; English

FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS A	(English)	200049	274
SPEC A	(English)	200049	6306
Total word count - document A			6580

Total word count - document B 0
Total word count - documents A + B 6580

...SPECIFICATION generally be transferred. The transfer account may be given a unique account number, or unique prefix or suffix off of the primary account number for **identification** purposes. The attributes of the transfer account will also include a link or other access to attributes of the primary account relating to account and customer **identification**.

The primary account may be advantageously established, with an attendant transfer account, utilizing the methods described in commonly assigned US Patent No. 5,866,889, Issued February 2, 1999, "Integrated Full Service Consumer **Banking System** and **System** and Method for Opening an Account" the disclosure of which is hereby incorporated by reference.

As will be understood by those of ordinary skill in the art, **multiple** transfer **accounts** may be linked to a single primary account, or a single transfer account may be linked to **multiple** primary **accounts** for sources of funds.

The initial funds transfer from the primary account to the transfer account may occur through a human interaction between the account...

...financial services institution staff, or through an electronic interaction between the account holder and the financial services institution, for example through an on-line or **web** based network connection. In embodiments of the present invention, it may be advantageous to allow automated funds transfer initiated by the primary account holder without...

...the present invention, designed to minimize impact on the financial services institution's resources the transfer account is a non-interest bearing, non statement generating **account**.

Information relating to the **transfer** account may be linked, and access to the transfer account by the primary account holder may be accomplished, through an existing ATM, debit, credit, "smart..."

14/3,K/40 (Item 6 from file: 348)
DIALOG(R)File 348:EUROPEAN PATENTS
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00944984

INTERACTIVE INFORMATION TRANSACTION PROCESSING SYSTEM WITH UNIVERSAL
TELEPHONY GATEWAY CAPABILITIES
INTERAKTIVES SYSTEM ZUR VERARBEITUNG VON INFORMATIONSTRANSAKTIONEN MIT
UNIVERSELLEN TELEFONGATEWAYFAHIGKEITEN
SYSTEME INTERACTIF POUR TRAITER DES TRANSACTIONS D'INFORMATIONS, CAPABLE DE
PASSERELLE TELEPHONIQUE UNIVERSELLE
PATENT ASSIGNEE:

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Reno, NV 39502, (US), (Proprietor designated states: all)

INVENTOR:

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LEGAL REPRESENTATIVE:

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Square, London WC1A 2RA, (GB)

PATENT (CC, No, Kind, Date): EP 937352 A1 990825 (Basic)
 EP 937352 B1 080716
 WO 1998013974 980402
 APPLICATION (CC, No, Date): EP 97944346 970924; WO 97US16830 970924
 PRIORITY (CC, No, Date): US 719163 960924
 DESIGNATED STATES: AT; BE; CH; DE; DK; ES; FI; FR; GB; GR; IE; IT; LI; LU;
 MC; NL; PT; SE
 INTERNATIONAL PATENT CLASS (V7): H04L-012/28; H04L-012/56
 INTERNATIONAL CLASSIFICATION (V8 + ATTRIBUTES):
 IPC + Level Value Position Status Version Action Source Office:
 H04L-0012/28 A I F B 20060101 19980619 H EP
 H04L-0012/56 A I L B 20060101 19991013 H EP
 H04M-0007/00 A I L B 20060101 19991013 H EP
 H04M-0003/50 A I L B 20060101 19991013 H EP

NOTE:

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 LANGUAGE (Publication,Procedural,Application): English; English; English
 FULLTEXT AVAILABILITY:

Available Text	Language	Update	Word Count
CLAIMS B	(English)	200829	1005
CLAIMS B	(German)	200829	1049
CLAIMS B	(French)	200829	1204
SPEC B	(English)	200829	4021
Total word count - document A			0
Total word count - document B			7279
Total word count - documents A + B			7279

...SPECIFICATION s connection to WWW 102 will be understood to be a standard Internet connection 111 known in the art, such as provided by many existing **Internet** service providers ("ISPs"). Connection 111 may be by any means, such as dial-up or dedicated link, so long as the data transfer capability of **Internet** connection 111 supports full duplex voice.

WWW 102 in turn is connected to HTTP server 103 via a further **Internet** access connection 112 standard in the art. Interactive Voice Response unit ("IVR") 104 is connected to HTTP server 103 via **TCP/IP** link 115. IVR 104 is an automated voice resource known in the art, such as InterVoice's "Onevoice" platform. With reference back to <FIGREF IDREF...

...thus be seen that the user of PC 101 may now exchange full duplex voice information with IVR 104. For example, the owner of HTTP **server** 103 may be a **financial** institution, such as a bank. Upon connection over WWW 102 to HTTP server 103, the user will typically be presented with a suite of interrelated **web** pages, such as is standard in the art. Among the options in this suite selectable by the user of PC 101 is the facility to **obtain account balance** information in voice as well as visual format. The user selects this option and is connected to IVR 104. IVR 104 then interacts with the...

...instructions.

For example, IVR 104 may greet the user with a statement such as "Welcome to First Bank's automated voice teller. Please say your **account number**." The user then says her **account number**, which IVR 104 receives, interprets, and verifies advantageously with reference to information stored on host 121. The connection 120 between host 121 and IVR 104...

...or bus, or any other similar means known in the art. The transaction typically is enabled by HTTP server 103 issuing a CGI command via **TCP/IP** link 115 to IVR 104. IVR 104 then requests information or enables processing at host 121, which sends responsive information back to IVR 104. The...

14/3,K/41 (Item 1 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00807452 **Image available**

METHODS, SYSTEMS, AND APPARATUSES FOR SECURE INTERACTIONS
PROCEDES, SYSTEMES ET APPAREILS POUR INTERACTIONS SECURISEES

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PETKA David, -, US, US (Residence), US (Nationality)

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200141032 A1 20010607 (WO 0141032)

Application: WO 2000US42323 20001129 (PCT/WO US0042323)

Priority Application: US 99168082 19991130

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AT AU BR BZ CA CH CN CU DE DK ES FI GB IL IN JP KR MA MX NO RU SE SG
UA US

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

Publication Language: English

Filing Language: English

Fulltext Word Count: 31954

Fulltext Availability:

Detailed Description

Detailed Description

... the probability for an 5 increased number of security breaches of
personal computers.

A server-based digital wallet resides on a server connected to the
Internet.

Most server-based digital wallets had been marketed by banks and did not
accommodate information from cards issued by competing banks. More
recently, the trend...

...multiplied by the number of registrants whose information is stored on
that server. In addition, each individual's data is protected only by a

simple **password**, and members ...choosing and maintaining passwords.

Hardware developments are also proposed to enable more secure and flexible payments by computers.

6

Bob Curley ("Paying at the PC," **Bank Systems** + Technology, October, 1999) discusses two **systems** designed to interact with personal computers.

The first is the UTM MACHINE, developed by UTM Systems. A user inserts a credit or debit card into...

...floppy disk drive. The machine uses the heads of the floppy disk drive to read the magnetic stripe on the credit or debit card. An **Internet** browser is then used to access a **World Wide Web** (WWW) page at the user's bank.

The YAW page simulates the action of an automated teller machine (ATM), complete with personal **identification** number (PIN) authentication. Vendor **identification** numbers can be entered on the YAW page to transfer funds to a particular vendor.

The second hardware development discussed by Curley is the INTELLIPACK...

...by NetPack. The INTELLIPACK 100 is a keyboard with built-in credit card and smart card readers. Like the UTM MACHINE, the transactions occur without **transmitting** financial **account information** to the vendor. These hardware developments can make **Internet** transactions almost as secure as point-of-sale financial transactions.

Additional hardware developments are further improving the security of all credit and debit card transactions.

In "The Biometrics White Paper," Ashbourn discusses a large number of generic issues associated with biometric **identification** for use in security applications.

Ashbourn defines biometrics "as measurable physiological and/or behavioural characteristics that can be utilised to verify the identity of an...

14/3,K/42 (Item 2 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00807446 **Image available**
SYSTEMS AND METHODS FOR INTERACTIVE WAGERING
SYSTEMES ET PROCEDES DE PARI INTERACTIF
Patent Applicant/Assignee:
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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200141025 A2 20010607 (WO 0141025)
Application: WO 2000US32850 20001204 (PCT/WO US0032850)
Priority Application: US 99169184 19991206

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AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
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Publication Language: English

Filing Language: English

Fulltext Word Count: 22185

Fulltext Availability:

Detailed Description

Detailed Description

... computers
108 via modem bank 214 and link 146 or through link 146
alone. When computers 108 access server 212 via a
telephone line, the **computers** preferably use **bank** 214
and link 146. When **computers** 108 use a computer
network connection (such as the **Internet**) to access
server 212, the **computers** preferably bypass modem
bank 214.

In order to authorize and submit wagersF each
of servers 206, 208f 210, and 212 preferably provide
data to and receive data from tote...

...completed).

Similarly, to notify the users of the status
or history of their accounts or to credit those
5 accounts with additional funds or winnings, **account**
information and money **transfer** information may be
transmitted to and received from the tote or SMS. For
example, using a user interface from one of a set-top
box 104, telephone 106, or...

...stations

310. Subscriber database 302 stores information regarding each user's account. This data may include current balance, past wagering history, individual wagering limits, personal **identification** numbers, billing addresses, credit card numbers, bank account numbers, social security numbers, etc. The data in database 302 may be accessed by hub 102 (FIG...

14/3,K/43 (Item 3 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806392

TECHNOLOGY SHARING DURING ASSET MANAGEMENT AND ASSET TRACKING IN A
NETWORK-BASED SUPPLY CHAIN ENVIRONMENT AND METHOD THEREOF
PARTAGE TECHNOLOGIQUE LORS DE LA GESTION ET DU SUIVI DU PARC INFORMATIQUE
DANS UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE, ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139086 A2 20010531 (WO 0139086)

Application: WO 2000US32310 20001122 (PCT/WO US0032310)

Priority Application: US 99444653 19991122; US 99447623 19991122

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AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 156214

Fulltext Availability:

Detailed Description

Detailed Description

... storing information representing value that is likewise deducted for
specific purposes.

It is desirable for a computer operated under the control of a merchant
to **obtain** information offered by a customer and transmitted by a

computer operating under the control of the customer over a publicly accessible **packet-switched** network (e.g., the **Internet**) to the computer operating under the control of the merchant, without risking the exposure of the information to interception by third parties that have access...

...desirable for the merchant to transmit information, including a subset of the information provided by the customer, over such a network to a payment gateway **computer system** that is designated, by a **bank** or other financial institution that has the responsibility of providing payment on behalf of the customer, to authorize a commercial transaction on behalf of such...

...include, for example, financial institutions offering credit or debit card services.

Such secure payment technologies include Secure Transaction Technology ("STT"), Secure Electronic Payments Protocol ("SEPP"), **Internet** Keyed Payments ("iKP"), Net Trust, and Cybercash Credit Payment Protocol. One of ordinary skill in the art readily comprehends that any of the secure payment...

14/3,K/44 (Item 4 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00806389

SCHEDULING AND PLANNING BEFORE AND PROACTIVE MANAGEMENT DURING MAINTENANCE AND SERVICE IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
PROGRAMMATION ET PLANIFICATION ANTICIPEE, ET GESTION PROACTIVE AU COURS DE LA MAINTENANCE ET DE L'ENTRETIEN D'UN ENVIRONNEMENT DU TYPE CHAINE D'APPROVISIONNEMENT RESEAUTE

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139082 A2 20010531 (WO 0139082)

Application: WO 2000US32228 20001122 (PCT/WO US0032228)

Priority Application: US 99447625 19991122; US 99444889 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English
Filing Language: English
Fulltext Word Count: 152479

Fulltext Availability:
Detailed Description

Detailed Description

... To properly track activity, a trade generates a (virtual and/or real) single trade ticket--with associated, and screen-displayed, reference number.

CONTENT CHANNEL-RELATED ~~WEB~~ APPLICATION SERVICES

188

Options include monitoring a success rate of the downloading data and automatically transmitting the data that is transmitted based on the user ...utilized to allow developers to personalize applications and content.

DISCUSSION FORUMS AND NEWSGROUPS

Securely handles all media types (e.g. graphics, audio, etc.)
Links to ~~web~~ pages for easy access to published documents
Facilitates discussions across multiple discussion groups
Finds information with search and notification tools
Allows participation in discussions via...

14/3,K/45 (Item 5 from file: 349)
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00806384

NETWORK AND LIFE CYCLE ASSET MANAGEMENT IN AN E-COMMERCE ENVIRONMENT AND METHOD THEREOF

GESTION D'ACTIFS DURANT LE CYCLE DE VIE ET EN RESEAU DANS UN ENVIRONNEMENT DE COMMERCE ELECTRONIQUE ET PROCEDE ASSOCIE

Patent Applicant/Assignee:

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2029 Century Park East, Los Angeles, CA 90067-3024, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139030 A2 20010531 (WO 0139030)

Application: WO 2000US32324 20001122 (PCT/WO US0032324)

Priority Application: US 99444775 19991122; US 99447621 19991122

Designated States:

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AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB
GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN
YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM
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00806383
COLLABORATIVE CAPACITY PLANNING AND REVERSE INVENTORY MANAGEMENT DURING
DEMAND AND SUPPLY PLANNING IN A NETWORK-BASED SUPPLY CHAIN ENVIRONMENT
AND METHOD THEREOF
PLANIFICATION EN COLLABORATION DES CAPACITES ET GESTION ANTICIPEE DES
STOCKS LORS DE LA PLANIFICATION DE L'OFFRE ET DE LA DEMANDE DANS UN
ENVIRONNEMENT DE CHAINE D'APPROVISIONNEMENT FONDEE SUR LE RESEAU ET
PROCEDE ASSOCIE

Patent Applicant/Assignee:

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Inventor(s):

MIKURAK Michael G, 108 Englewood Blvd., Hamilton, NJ 08610, US,

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Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200139029 A2 20010531 (WO 0139029)

Application: WO 2000US32309 20001122 (PCT/WO US0032309)

Priority Application: US 99444655 19991122; US 99444886 19991122

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prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ
UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 157840

Fulltext Availability:

Detailed Description

Detailed Description

... which.

Figure 1 is a schematic diagram of a hardware implementation of one
embodiment of the present
invention;

Figure 2 illustrates an embodiment of a **system** for combined

industry supply management between one or multiple manufacturers and one or many service providers and/or vendors and/or resellers;
Figure 3 is...

...flowchart depicting a process for demand and supply planning utilizing a network; Figure 9 illustrates a flowchart for a methodology for managing orders in a **network**-based supply chain in accordance with an embodiment of the present invention; Figure 10 illustrates a flowchart for a process for managing assets in a ...

14/3,K/47 (Item 7 from file: 349)
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00806382

METHOD FOR AFFORDING A MARKET SPACE INTERFACE BETWEEN A PLURALITY OF MANUFACTURERS AND SERVICE PROVIDERS AND INSTALLATION MANAGEMENT VIA A MARKET SPACE INTERFACE

PROCEDE DE MISE A DISPOSITION D'UNE INTERFACE D'ESPACE DE MARCHÉ ENTRE UNE PLURALITE DE FABRICANTS ET DES FOURNISSEURS DE SERVICES ET GESTION D'UNE INSTALLATION VIA UNE INTERFACE D'ESPACE DE MARCHÉ

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200139028 A2 20010531 (WO 0139028)

Application: WO 2000US32308 20001122 (PCT/WO US0032308)

Priority Application: US 99444773 19991122; US 99444798 19991122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE
ES FI GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV
MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ UA UG UZ VN YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE TR

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 170977

Fulltext Availability:

Detailed Description

Detailed Description

... the greatest unsatisfied demand. At that point, a determination may be

made regarding the deficit of each of the proposed rings as well as the **identification** of a plurality of proposed rings with the greatest deficit.
Finally, one of the rings with the greatest deficit may be assigned to one of...

...demand for the manufacturer offerings.

In an embodiment of the present invention, collaborative forecasting may also be facilitated between service providers and manufacturers utilizing the **network**. In another embodiment of the present invention, collaborative network roll-out and planning utilizing the network may be facilitated between service providers and manufacturers. As...

...utilizing the network.

In even another embodiment of the present invention, collaborative capacity planning may also be facilitated between service providers and manufacturers utilizing the **network**. In one aspect of this embodiment, a production planning tool may be provided for facilitating the collaborative capacity planning. In yet a further embodiment ... require the time period for a different use and in a different fori-nat, such as in an epoch time forinat. Epoch time is the **number** of one (1) second increments since a particular date and time in history. For example, the billing center requires epoch time

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for its billing...

14/3,K/48 (Item 8 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784139

A SYSTEM, METHOD AND ARTICLE OF MANUFACTURE FOR A SELF-DESCRIBING STREAM IN
A COMMUNICATION SERVICES PATTERNS ENVIRONMENT
SYSTEME, PROCEDE ET ARTICLE DE FABRICATION DESTINES A UN FLUX
D'AUTODESCRIPTEURS DANS UN ENVIRONNEMENT DE MODELES DE SERVICES DE
COMMUNICATION

Patent Applicant/Assignee:

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(Residence), US (Nationality)

Inventor(s):

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Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116734 A2-A3 20010308 (WO 0116734)

Application: WO 2000US23999 20000831 (PCT/WO US0023999)

Priority Application: US 99387070 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CR CU CZ DE DK DM DZ EE

ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT
LU LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM
TR TT TZ UA UG UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150517

Fulltext Availability:

Detailed Description

Detailed Description

... with strong authentication, encryption and network address translation (NAT) services.

The product is transparent to network users and supports multiple protocols.

BorderWare Firewall - protects TCP/IP networks from unwanted external access as well as provides control of internal access to external services; supports packet filters and application-level proxies.

Raptor System...

...user to have an established account and supply a password before access is granted to resources through the directory.

Authentication for accessing resources across an **Internet** or intranet is not as simple and is a rapidly evolving area. When building e-commerce **Web** sites there may be a need to restrict access to areas of information and functionality to known customers or trading partners. More granular authentication is required where sensitive individual customer **account information** must be protected from other customers.

Authentication can occur through various means.

Basic Authentication - requires that the **Web** client supply a user name and password before servicing a request. Basic Authentication does not encrypt the password in any way, and thus the password...

...be detected with a network sniffer program or device. Basic authentication is not secure enough for banking applications or anywhere where there may be a **financial** incentive for someone to steal someone's account information. Basic authentication is however the easiest mechanism to setup and administer and requires no special software at the **Web** client.

ID/Password Encryption - offers a somewhat higher level of security by requiring that the user name and password be encrypted during transit. The user name and password are transmitted as a scrambled message as part of each request because there is no persistent connection open between the **Web** client and the **Web** server.

Digital Certificates or Signatures - encrypted digital keys that are

issued by a third party "trusted" organization (i.e. Verisign); used to verify user's authenticity.

Hardware tokens - small physical devices that may generate a one-time **password** or that may be inserted into a card reader for authentication purposes.

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Virtual tokens - typically a file on a floppy or hard drive used for authentication (e.g.

Lotus Notes DD file).

Biometric **identification** - the analysis of biological characteristics to verify individuals identify (e.g., fingerprints, voice recognition, retinal scans).

Related to authentication, non-repudiation is a means of...

...Authentication Server; Visionics FaceIt; Sensars IrisIdent; Keyware Technologies Voice Guardian; National Registry's NRIIdentity; Kerberos; VeriSign
The following are examples of products that perform authentication.

user **IDs** and passwords

operating systems: Microsoft Windows NT, Novell NetWare, UNDC, etc.

application level user **IDs** and passwords (e.g., e-mail system)

single sign-on software - manages user logins to multiple systems or resources.

Platinum Technologies' AutoSecure SSO

add-on...

14/3,K/49 (Item 9 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00784138

SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR A REQUEST BATCHER IN A TRANSACTION SERVICES PATTERNS ENVIRONMENT

SYSTEME, PROCEDE ET ARTICLE MANUFACTURE POUR MODULE DE MISE EN LOTS DES REQUETES DANS UN ENVIRONNEMENT CARACTERISE PAR DES SERVICES TRANSACTIONNELS

Patent Applicant/Assignee:

ACCENTURE LLP, 1661 Page Mill Road, Palo Alto, CA 94304, US, US
(Residence), US (Nationality)

Inventor(s):

BOWMAN-AMUAH Michel K, 6426 Peak Vista Circle, Colorado Springs, CO 80918
, US,

Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff & Donnelly, LLP, 1400 Page Mills Road, Palo Alto, CA 94304, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116733 A2-A3 20010308 (WO 0116733)

Application: WO 2000US23885 20000831 (PCT/WO US0023885)

Priority Application: US 99387575 19990831

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI GB
GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK
MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN
YU ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 150393

Fulltext Availability:

Detailed Description

Detailed Description

... user to have an established account and supply a password before access is granted to resources through the directory.

Authentication for accessing resources across an **Internet** or intranet is not as simple and is a rapidly evolving area. When building e-commerce **Web** sites there may be a need to restrict access to areas of information and functionality to known customers or trading partners. More granular authentication is required where sensitive individual customer **account information** must be protected from other customers.

Authentication can occur through various means.

Basic Authentication - requires that the **Web** client supply a user name and password before servicing a request. Basic Authentication does not encrypt the password in any way, and thus the password...

...in the clear over the network where it could be detected with a network sniffer program or device. Basic authentication is not secure enough for **banking** applications or anywhere where there may be a **financial** incentive for someone to steal someone's account information. Basic authentication is however the easiest mechanism to setup and administer and requires no special software at the **Web** client.

ID/Password Encryption - offers a somewhat higher level of security by requiring that the user name and password be encrypted during transit. The user name and password are transmitted as a scrambled message as part of each request because there is no persistent connection open between the **Web** client and the **Web** server.

Digital Certificates or Signatures - encrypted digital keys that are issued by a third party "trusted" organization (i.e. Verisign); used to verify user's...

...into a card reader for authentication purposes.

Virtual tokens - typically a file on a floppy or hard drive used for authentication (e.g.

Lotus Notes **ID** file).

165

Biometric **identification** - the analysis of biological characteristics to verify individuals identify (e.g., fingerprints, voice recognition, retinal scans).

Related to authentication, non-repudiation is a means of...

...Authentication Server; Visionics Facelt; Sensars IrisIdent; Keyware Technologies Voice Guardian; National Registrys NRIdentity; Kerberos; VeriSip
The following are examples of products that perform authentication.

user **IDs** and passwords

operating systems: Microsoft Windows NT, Novell NetWare, UNIX, etc.

application level user **IDs** and passwords (e.g., e-mail system)

single sign-on software - manages user logins to multiple systems or resources.

Platinum Technologies' AutoSecure SSO
add-on...

14/3,K/50 (Item 10 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00783302 **Image available**
SYSTEM, METHOD, AND ARTICLE OF MANUFACTURE FOR DECISION SUPPORT IN AN
E-COMMERCE APPLICATION FRAMEWORK
SYSTEME, PROCEDE ET ARTICLE MANUFACTURE D'AIDE A LA DECISION DANS LE CADRE
D'UNE APPLICATION DE COMMERCE ELECTRONIQUE

Patent Applicant/Assignee:

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Inventor(s):

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Legal Representative:

HICKMAN Paul L (agent), Oppenheimer Wolff [entity:amp] Donnelly, LLP,
P.O. Box 52037, Palo Alto, CA 94303-0746, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116851 A2 20010308 (WO 0116851)

Application: WO 2000US24309 20000831 (PCT/WO US0024309)

Priority Application: US 99387652 19990831

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prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY BZ CA CH CN CU CZ DE DK DZ EE ES FI
GB GE GH GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD
MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG

UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

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Fulltext Word Count: 44834

Fulltext Availability:

Detailed Description

Detailed Description

... attention should be paid to the legal requirements for any disclaimer or policy statements which must be presented to the customer when accessing the service.

Internet Home Banking

Figure 39 illustrates an exemplary architecture. In this sample architecture, customers 3900 are provided with the capability to access account **information**, pay bills, order checks, and **transfer** funds between their **multiple accounts**. The customer will use a PC to dial their ISP 3902 and access the bank's web site. The client PC will be equipped with standard HTML browser

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software, and HTTP communications capability for connectivity to the **server** 3904 at the **bank**.

An encrypted session is established between the client and the server using SSLv3. Once a connection is established, the customer can request a service from...

...client where it is translated from ASP to HTML, or handled by ActiveX.

Functional Description

1. Customer launches a web browser and goes to the **bank's** web site.

2. The encryption **server** creates a secure SSL session and requests a login name and password.

3. Authentication is passed to the application server and verified.

4. The main page provides user with different options such as **account information**, funds **transfer**, bill payments, portfolio management and a loan service center.

5 . Customer wants to pay bills but first clicks on account information to check his balance...

...s bank through the banks clearing house.

13. User logs out and the SSL session ends.

Security Business Priorities

Public perception that the company and **web** site is secure and their money is safe 0 Protecting access to any **financial** information on the internal **network**, specifically account

and customer information

Preventing major financial losses involving **multiple** customer **accounts**

Figure 40 depicts another exemplary Security Architecture which is superior to the security architecture of Figure 39.

Security Technical Description

Encryption services are provided between...

14/3,K/51 (Item 11 from file: 349)
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00783280 **Image available**
SYSTEM AND METHOD FOR CONDUCTING FINANCIAL TRANSACTIONS ON AN INTERNET
ENABLED ELECTRONIC FUNDS TRANSFER DEVICE
SYSTEME ET PROCEDE VISANT A REALISER DES TRANSACTIONS FINANCIERES SUR UN
DISPOSITIF DE TRANSFERT DE FONDS ELECTRONIQUE EXPLOITABLE SUR INTERNET

Patent Applicant/Assignee:

FUNDSPRESS FINANCIAL NETWORK INC, 11950 Jollyville Road, Austin, TX
78759-2309, US, US (Residence), US (Nationality)

Inventor(s):

BURNS John A, 6505 Danwood Drive, Austin, TX 78759, US,
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HARTMAN Samuel David, 11970 Jollyville Road, Apt. No. 210, Austin, TX
78759, US,
BLUMENTHAL David Steven, 808 Jessie Street, Austin, TX 78704, US,
KONIGSBURG Joyce Ann, 7306 Bluntleaf Cove, Austin, TX 78750, US,

Legal Representative:

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2200, Dallas, TX 75201-6776, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200116828 A1 20010308 (WO 0116828)
Application: WO 2000US20785 20000821 (PCT/WO US0020785)
Priority Application: US 99384777 19990827; US 2000579900 20000526

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AU CA JP MX

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

Publication Language: English

Filing Language: English

Fulltext Word Count: 5667

Fulltext Availability:

Detailed Description
Claims

Claim

amendments. ning of each regular issue of the PCT Gazette.

SYSTEM AND METHOD FOR CONDUCTING **FINANCIAL** TRANSACTIONS ON
AN INTERNET ENABLED ELECTRONIC FUNDS TRANSFER DEVICE

TECHNICAL FIELD

This invention relates to a system and method for using an electronic funds transfer...

...customer through connection with a public communications network.

BACKGROUND OF THE INVENTION

5 With the rapid growth in popularity of public communications networks, particularly the **Internet**, it has become almost a necessity for banks and other financial institutions to be able to offer their customers the ability to conduct basic financial transactions, such as **account balance** inquiry, **transfer** of funds between accounts and electronic bill payment, without the assistance of a live teller. This ability permits the financial institution customer to perform financial transactions at the customer's convenience rather than during normal business hours. In order to meet this need, most **financial** institutions have arranged access to a **network** of self-service cash machines, commonly referred to as automated teller machines (ATMs), which allow their customers to conduct traditional ATM financial transactions (**account balance** inquiry, fund **transfers** between accounts and cash withdrawal) after inserting a plastic authorization card into the ATM and entering a validating personal identification number (PIN). A broader name for these types of self-service **financial** transaction **systems** is electronic funds transfer, or EFT. Most existing ATMs use a private leased line between the ATM and the institution's core processing **system** to enable the conduct of **financial** transactions by their users. In order to ensure security of the financial transaction data transmitted over the leased line, a standard industry protocol, referred to...

...account history, much less data-intensive information such as graphical content. Thus, most ATMs today restrict users to traditional ATM financial transactions involving no more than **two accounts** (primary savings and primary checking) and are not able to take advantage of the user's captured attention to provide data-rich content, such as...

14/3,K/52 (Item 12 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00764324 **Image available**

METHODS AND SYSTEMS FOR INTERACTIVE WAGERING USING MULTIPLE TYPES OF USER INTERFACES

PROCEDES ET SYSTEMES DE PARIS INTERACTIFS UTILISANT DIVERS TYPES D'INTERFACES UTILISATEUR

Patent Applicant/Assignee:

ODS TECHNOLOGIES L P, 360 Interlocken Boulevard, Second Floor,
Broomfield, CO 80021, US, US (Residence), US (Nationality)

Inventor(s):

MARSHALL Connie T, 2991 South Woodland Road, Muskogee, OK 74403, US,
MCNUTT Richard Earl, 712 Knob Court, Lafayette, CO 80026, US,
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ZARING Jon Charles, 14749B Vancouver, Glenpool, OK 74033, US,
GARAHI Masood, 2802 North Torreys Peak Drive, Superior, CO 80027, US,
SATTERFIELD Kevin Dwight, 4339 West 87th Street, Tulsa, OK 74132, US,

COURTNEY Alice June, 2969 Shady Hallow East, Boulder, CO 80834, US,
VOGH Jennifer Ann, 233 East 33rd Place, Tulsa, OK 74105, US,
SPRINGBORN Ben, 13588 West Virginia Drive, Lakewood, CO 80228, US,
RAMSEY Douglas Vaughn, 2034 Buchanan Point, Lafayette, CO 80026, US,
STIMMEL Eric Frank, 750 West Hemlock Circle, Louisville, CO 80027, US,
OLSEN Erik Thomas Russell, 10788 West 107th Circle, Westminster, CO 80021
, US,

DARR James Howard, 9325 West 81st Place, Arvada, CO 80005, US,
GAIDIES Rodney John, 16451 West Ellsworth Avenue, Golden, CO 80401, US,

Legal Representative:

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Americas, New York, NY 10020, US,

Patent and Priority Information (Country, Number, Date):

Patent: WO 200077752 A2-A3 20001221 (WO 0077752)

Application: WO 2000US15853 20000609 (PCT/WO US0015853)

Priority Application: US 99330651 19990611; US 99330963 19990611

Designated States:

(Protection type is "patent" unless otherwise stated - for applications
prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX MZ NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR
TT TZ UA UG UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 27692

Fulltext Availability:

Detailed Description

Detailed Description

... S 108 via modem bank 214 and link 146 or through link 146
alone. When computers 108 access server 212 via a
telephone line, the **computers** preferably use **bank** 214
and link 146. When **computers** 108 use a computer
network connection (such as the **Internet**) to access
server 212, the **computers** preferably bypass modem
bank 214.

In order to authorize and submit wagers, each
of servers 206, 208, 210, and 212 preferably provide
data to and receive data from tote...

...already completed).

Similarly, to notify the users of the status
or history of their accounts or to credit those
accounts with additional funds or winnings, **account**
information and money **transfer** information may be
transmitted to and received from the tote or SMS. For
example, using a user interface from one of a set-top

6
box 104, telephone 106...

...stations

310. Subscriber database 302 stores information regarding each user's account. This data may include current balance, past wagering history, individual wagering limits, personal **identification** numbers, billing addresses, credit card numbers, bank account numbers, social security numbers, etc. The data in database 302 may be accessed by hub 102 (FIG...

14/3,K/53 (Item 13 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00764280 **Image available**

METHOD AND SYSTEM FOR ALLOWING A FINANCIAL CONSULTANT TO MANAGE A PLURALITY OF BUSINESS ACCOUNTS

PROCEDE ET SYSTEME PERMETTANT A UN EXPERT CONSEIL FINANCIER DE GERER PLUSIEURS COMPTES D'ENTREPRISE

Patent Applicant/Assignee:

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Legal Representative:

KELLY Edward J, Patent Group, Foley, Hoag & Eliot, LLP, One Post Office Square, Boston, MA 02109, US

Patent and Priority Information (Country, Number, Date):

Patent: WO 200077707 A1 20001221 (WO 0077707)

Application: WO 2000US16133 20000612 (PCT/WO US0016133)

Priority Application: US 99138750 19990611

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW MZ SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 6713

Fulltext Availability:

Detailed Description

Claims

Detailed Description

... allowing a financial consultant (e.g., an accountant, a CFO, etc.) to

manage a plurality of business accounts over a communications network (e.g., the **Internet**).

Background of the Invention

Financial consultants, such as accountants, tax advisors, CFOs, service providers, and the like, often service a plurality of customers.

Accordingly, the...

...a server process regulates access to the business accounts by verifying an ID and/or a pin number, which the financial consultant forwards to the **server** process from the integrated user interface.

2

According to another aspect of the present invention, the integrated user interface is an integrated **web** page having a plurality of views, wherein: each view is configured to be navigated by the financial consultant; each view is configured to depict the...

...so as to engage in a collaborative effort.

Thus, the invention provides a uniform interface for accessing customer data, thereby reducing the complexity of managing **multiple**, different customer **accounts**. Additionally, the invention can also allow a financial consultant to select a data format for **downloading** customer **account data** in so that the financial consultant can receive the customer data in a format that can be employed by a **financial** service software package on her **computer system**. Optionally, the invention described herein can provide a system that can translate to selected file formats employed by a customer, such as data in a...

...the accompanying drawings wherein;

Figure 1 depicts schematically the structure of a system according to the invention that allows a financial consultant to manage a **plurality** of business **accounts** for a plurality of clients over a communications network, such as the **Internet**; and Figure 2 is a flow chart depicting one mode of operation of the invention for one illustrative embodiment of the invention.

Description of the credit card processing, a healthcare service or any other type of service. One such integrated **financial** consultant is OneCore **Financial Network**, Inc of Woburn, Massachusetts, which provides to an individual or small business an integrated financial service package that simplifies the management of the finances of... financial consultant 28 provides services to 20 each of the companies 16A through 16C. Each company can provide to the financial consultant 28 a user **ID** and password that the financial consultant 28 can submit to the application program executing on the server 22. Further, the server can employ a single, unified user ID and/or password to represent all of the customer accounts that the **financial** consultant has access rights for. The **server** 22 can employ the user ID and password to: determine whether the financial consultant 28 is authorized to access the account data associated with that user **ID** and/or **password**; and to determine what level of access the financial consultant 28 has over the account data. For example, the user **ID** and **password** may signify to the **server** 22 that **financial** consultant 28 can view, edit, process, translate, and/or **download** the **account**

data. If the financial consultant 30 28 is so authorized, the server 22 can access the particular account data and format it into a format suitable...

...viewing by the financial consultant 28.

7

In one particular embodiment, the server 28 accesses the account data and formats it into an HTML formatted, **web** page suitable for viewing by a **web** browser.

Accordingly, the financial consultant 28 need only employ a **web** browser program to view the business account data of one of her customers. Additionally, if so authorized by the respective company, the **server** can determine whether the **financial** consultant 28 may also be provided with HTML pages that include control mechanisms that allow the financial consultant to manipulate and change data within the ...

Claim

... accounts.

2 The method recited in claim 1 , wherein regulating access to each of the business accounts includes employing the server process to verify an **ID** and/or a password that the financial consultant forwards to the server process from the client process. 20 3. The method recited in claim 1...the business accounts if the access right for the one or more of the business accounts allows the financial consultant to do so; download the **account data** for the one or more of the business accounts if the access right for the one or more of the business accounts allows the financial...

...access right for the one or more of the business accounts allows the financial consultant to do so.

1 8

. A system for allowing a **financial** consultant to manage a **plurality** of business **accounts** over the Internet, the business accounts having account data including financial information, banking information, payroll information, tax information, cash flow information, billing information, and/or...

...accounts that the financial consultant has an access right for, the access right governing whether the financial consultant can view, edit, process, translate, and/or **download** the **account data** thereon, and the access right governing whether the financial consultant can upload data to the business accounts that the financial consultant has an access right...

...page provides the financial consultant with a consistent interface to manage the business accounts that the financial consultant has an access right for.

17 A **computer** program product for allowing a **financial** consultant to manage a **plurality** of business **accounts** over a communications network, the business accounts being configured to hold

account data representative of **financial**
information, the **computer** program product comprising a computer
readable
medium having computer readable program code thereon including:
19
program code for implementing a database to store each of...one or more
of the business accounts.

18 A computer data signal embodied in a carrier wave for allowing a
financial consultant to manage a **plurality** of business accounts
over a communications
network, the business accounts being configured to hold account data
representative of financial information, comprising:
program code for implementing...

...ACCESS

RIGHTS TO ACCESS CONTROL LIST (ACL)
130

CONSULTANT EMPLOYS INTEGRATED WEB
INTERFACE TO FORWARD ID & PASSWORD TO
VERIFICATION PROCESS

140
VERIFICATION PROCESS CHECKS ID & **PASSWORD** WITH ACL TO
DETERMINE WHICH ACCOUNTS THE FINANCIAL CONSULTANT HAS
ACCESS RIGHTS FOR & TO DETERMINE WHAT THE LEVEL OF ACCESS
IS FOR EACH ACCOUNT THAT...

14/3,K/54 (Item 14 from file: 349)
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00745541 **Image available**

METHOD AND SYSTEM FOR PROVIDING TRANSACTIONAL OVERDRAFT PROTECTION
PROCEDE ET SYSTEME D'AUTORISATION DE DECOUVERT POUR DES TRANSACTIONS

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200058918 A1 20001005 (WO 0058918)

Application: WO 2000US8200 20000328 (PCT/WO US0008200)

Priority Application: US 99282337 19990331

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AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES
FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU
LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT
TZ UA UG US UZ VN YU ZA ZW

(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE

(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG

(AP) GH GM KE LS MW SD SL SZ TZ UG ZW

(EA) AM AZ BY KG KZ MD RU TJ TM

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Fulltext Word Count: 10716

Fulltext Availability:

Detailed Description

Detailed Description

... where the transaction is processed by transferring the funds listed on amount line 210 to the payee listed on payee line 208 and debiting the **transferred** funds from the **account balance** listed in account balance field 405 in accordance with account holder's priority processing instructions.

FIG. 9 depicts a transaction registration process 900 performed by...

...for a transactional overdraft protection program of the present invention. It is contemplated that central computer 300 may communicate through communications port 306 with a **web** site run by the financial institution on the **Internet** (not shown), an Automatic Teller Machine (ATM) (not shown) and/or a telephone interactive voice response unit (IVRU) (not shown), as is well known in the art. In this manner, an account holder or customer of the financial institution may send and receive information directly to central **computer** 300 without the need for a **bank** teller or the like to process a transaction. One purpose for this is to provide the customer an opportunity to perform transactions at his or...

...customer

transmits the customer's account number and, preferably, a security code for the account from an IVRU or a personal computer connected to the **Internet**, through communications I/O port 306 to central computer 300. At step 904, central computer 300 **retrieves** the customer's **account information** from account database 312 and may **transmit** some of the information to the customer. At step 906, the customer transmits an identification of a transaction to be protected by the transactional overdraft...908).

An account holder may further register a transaction for transactional overdraft protection through an ATM machine. In one example, an account holder inserts an **identification** card into the ATM, enters his **account number** and/or **password**, and selects an option, such as "Register Transaction for Overdraft Protection" from a menu of functions displayed by the ATM. After the account holder selects the register function, the account holder is prompted to enter transaction

identification information as described above. The ATM then communicates this information to central computer 300, which, in turn, stores the data in the appropriate records and...

14/3,K/55 (Item 15 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00743961 **Image available**
FINANCIAL PAYMENT METHOD AND MEDIUM
PROCEDE ET SUPPORT DE PAIEMENT FINANCIER
Patent Applicant/Assignee:
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Patent and Priority Information (Country, Number, Date):
Patent: WO 200057330 A1 20000928 (WO 0057330)
Application: WO 2000US7420 20000320 (PCT/WO US0007420)
Priority Application: US 99272120 19990319
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 13173
Fulltext Availability:
Detailed Description

Detailed Description

... electronic account, and select an option which permits the buyer to write an electronic check for deposit into his account. In such case, the remote **Web** computer displays a graphical representation of a check with the buyer's **account number** displayed in the "Pay to the Order of" field. The buyer keys in his bank **account number**, bank name and Federal Reserve bank routing number together with the monetary value of the check. Upon confirmation of the accuracy of the check, the...

...received, and the electronic account outstanding balance will be increased by the amount of

17

the check once the check has cleared through the inter-**bank** check settlement **network**. As with all messaging, this message is automatically transmitted by email to the buyer's designated email address.

In the event of an account replenishment by means of a payor initiated PC **banking** ACH credit, the remote **Web computer** will generate an entry into the buyer's register once the funds have been received from the payor bank. In such instance, an email message...

...perspective, the acceptance of payment involves a number of steps.

In its preferred embodiment, the seller's computer connects to the URL of the remote **Web** computer reserved for seller registration. First, the seller is prompted to register bank **account information** where remittance funds can be electronically **transmitted** via ACH. Second, the seller is prompted to establish a seller's buyer electronic account by providing all of the information described above in connection ...

...have access to the seller's electronic account to view the register of all sales and credit transactions, together with each such person's access **password** (PIN number). Finally, the seller downloads and installs an HTML check out page and GIF (Graphics Interchange Format) image which enables the re-direct link...

14/3,K/56 (Item 16 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00736218 **Image available**
METHOD AND APPARATUS FOR CONDUCTING COMMERCE BETWEEN INDIVIDUALS
PROCEDE ET APPAREIL PERMETTANT D'EFFECTUER DES OPERATIONS COMMERCIALES
ENTRE INDIVIDUS

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(Residence), US (Nationality), (Designated only for: US)
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Patent and Priority Information (Country, Number, Date):

Patent: WO 200049554 A2 20000824 (WO 0049554)
Application: WO 2000US4348 20000218 (PCT/WO US0004348)
Priority Application: US 99135103 19990219; US 99352468 19990714

Designated States:

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prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM EE ES FI GB
GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA
MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA
UG US UZ VN YU ZA ZW
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
(OA) BF BJ CF CG CI CM GA GN GW ML MR NE SN TD TG
(AP) GH GM KE LS MW SD SL SZ TZ UG ZW
(EA) AM AZ BY KG KZ MD RU TJ TM

Publication Language: English

Filing Language: English

Fulltext Word Count: 9786

Fulltext Availability:
Detailed Description

Detailed Description

... by repeating the above process). Additionally, a status request or account check may be performed on seller's account by sending a message from transaction **server** 21 0 to **financial networks** 220. This status request or account check may be generated to determine if the seller's payment card or account 1 5 which will be credited for the amount of the purchase is still valid.

To further reduce the risk of fraudulent transactions (e.g., use of stolen buyer **account numbers** or buyer/seller collusion) the seller's account, the buyer's account and details regarding the present transaction may be subjected to further analysis in addition to the authorization request.

For example, transaction **server** 21 0 and/or **financial network** 220 may perform a risk **analysis** for each transaction taking into **account data** elements for each transaction such as: the past history of the buyer and seller as participants; the amount of the transaction; the type of item...

...card accounts; nature of the participant's e-mail addresses (are they anonymous e-mail addresses which do not verify the identity of the participant?); **Internet** dial-in location; etc.

Risk techniques known in the art may be used to assess a risk variable to each transaction based on an analysis...

14/3,K/57 (Item 17 from file: 349)
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00733738 **Image available**
SYSTEM AND METHOD FOR CONDUCTING ONLINE FINANCIAL TRANSACTIONS USING
ELECTRONIC FUNDS TRANSFER AND PUBLIC COMMUNICATIONS NETWORKS
SYSTEME ET PROCEDE POUR L'EXECUTION DE TRANSACTIONS FINANCIERES EN LIGNE
VIA DES RESEAUX DE TRANSFERT DE FONDS ELECTRONIQUES ET DE COMMUNICATION
PUBLICS

Patent Applicant/Assignee:

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Patent and Priority Information (Country, Number, Date):

Patent: WO 200046725 A1 20000810 (WO 0046725)
Application: WO 2000US3017 20000203 (PCT/WO US0003017)

Priority Application: US 99245790 19990205
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AU CA JP MX
(EP) AT BE CH CY DE DK ES FI FR GB GR IE IT LU MC NL PT SE
Publication Language: English
Filing Language: English
Fulltext Word Count: 6116

Fulltext Availability:
Detailed Description

Detailed Description

SYSTEM AND METHOD FOR CONDUCTING ONLINE **FINANCIAL**
TRANSACTIONS USING ELECTRONIC FUNDS TRANSFER AND **PUBLIC**
COMMUNICATIONS **NETWORKS**
TECHNICAL FIELD

This invention relates to an online **financial** transaction **system** and method, and more particularly to a system and method for account inquiry, funds transfer and bill payment using existing electronic funds transfer and **public** communications **networks** without the need to transmit a personal identification number ("PIN") over the **public** communications **network**..

BACKGROUND OF THE INVENTION

With the rapid growth in popularity of the **Internet**, it has become almost a necessity for banks and other financial institutions to be able to offer their customers the ability to conduct basic financial transactions, such as **account balance** inquiry, **transfer** of funds 1 5 between accounts and electronic bill payment, without the assistance of a teller. This ability permits the financial institution customer to perform...

...system on which the enabling software resides is connected to an electronic funds transfer ("EFT") network, sometimes referred to as an automated teller machine ("ATM") **network**, Valid **financial** transaction requests entered by the customer through the telephone system are then processed through the existing EFT network in a conventional manner. A disadvantage of...

...interpreted by the EFT network. The disadvantage of such a system is that financial institutions using this system must convey sensitive customer account number and **password** information to the third party vendor maintaining the computer system which processes the requests received via telephone from participating financial institution customers. This transfer and...

14/3,K/58 (Item 18 from file: 349)
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00524902 **Image available**
PREPAID ACCESS FOR INFORMATION NETWORK
ACCES A PREPAIEMENT POUR RESEAU D'INFORMATIONS

Patent Applicant/Assignee:

CLARIDGE TRADING ONE (PROPRIETARY) LIMITED,
BERRY Jason Peter,

Inventor(s):

BERRY Jason Peter,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9956254 A1 19991104

Application: WO 99ZA23 19990423 (PCT/WO ZA9900023)

Priority Application: ZA 983469 19980424

Designated States:

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prior to 2004)

AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH
GM HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW
MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA
ZW GH GM KE LS MW SD SL SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY
DE DK ES FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML
MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 4498

Fulltext Availability:

Detailed Description

Detailed Description

... least one information network; means for facilitating communication
between the user and the service provider; at least one mechanism for
allocating credit to a user **identification**; and a management system
that manages the distribution of bandwidth resources according to user
requests and reflects the use of these services, at a specified...

...may include a dial-up facility into an information network with
communication links such as dedicated lines to another service provider,
or directly to the **Internet**.

The information network may include at least one computer ...and
preferably may include complex and multiple systems and networks
interconnected locally or remotely to each other.

The mechanism for allocating credit may include a **financial**
transaction **system** for the inputting of **account details**
of a funds **transfer** mechanism or the **identification** details
of a pre-paid ISP voucher, enabling the allocation of credit upon
payment.

The system may further include means of making payment by transfer...

...as a bank. The means of making payment may include a system where users
purchase ISP tokens from retail outlets.

Upon input of a token **identification** number, a token may be
verified by the ISP against a database of token **identification**
numbers and the associated status and value of the tokens can be credited
to a user's account, providing them with prepaid information services.
Alternatively...

14/3,K/59 (Item 19 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00498911 **Image available**
PERSONAL COMPUTER BANKING SYSTEM AND METHOD
SYSTEME ET PROCEDE POUR EFFECTUER DES OPERATIONS BANCAIRES A PARTIR D'UN
ORDINATEUR INDIVIDUEL

Patent Applicant/Assignee:

KEYCORP,

Inventor(s):

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MASARIK Paul,

HUDDLE Donna,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9930263 A2 19990617

Application: WO 98US26300 19981210 (PCT/WO US9826300)

Priority Application: US 97988151 19971210

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AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES FI
FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN TD
TG

Publication Language: English

Fulltext Word Count: 5523

Fulltext Availability:

Detailed Description

Detailed Description

... system utilizes a personal computer which communicates with the bank
host computer system by way of a network service provider, such as
CompuServe or the **Internet**. Also in the preferred embodiment, the
banking system of the present invention is itself capable of
discriminating between those customer service requests which require the
...The software in the user's personal computer encrypts and sends
identification information relating to the user through the network
service provider to the home **banking system**. When received by
the home **banking system**, it is authenticated and routed to a
home **banking server**, which is a stand alone **computer**.
There, the request is decrypted and routed to the **mainframe**
computer of the **bank** where it is processed. The processing
includes the determination of the type of service request received, and
the routing of that request to the appropriate service request module in
the **host computer**.

There are basic **banking** request modules for such routine functions
as account information, retirement **account information**,
credit card balances and funds **transfers** between accounts. In
addition, certain banking requests are identified as service requests.
which fall out of such routine banking functions, and are routed to a...

14/3,K/60 (Item 20 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00478156 **Image available**

REMOTE ELECTRONIC RETAILING
COMMERCE DE DETAIL ELECTRONIQUE A DISTANCE

Patent Applicant/Assignee:

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SMITH Gower,

Inventor(s):

SMITH Gower,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9909508 A1 19990225

Application: WO 98AU655 19980819 (PCT/WO AU9800655)

Priority Application: AU 978673 19970819

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HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH
GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN
TD TG

Publication Language: English

Fulltext Word Count: 7431

Fulltext Availability:

Detailed Description

Detailed Description

... connectable by a communications 102 (which may be a
telephone connection, for example, a dedicated line, or
other type of network connection, such as the **Internet**),
for later delivery. The device also enables the user to
enter and purchase information or goods (eg from a
connection 105 to the **Internet** 106) and is operable withou
cash. Instead the users credit may be checked by
connection 104 to a **bank network** 103 (eg EFT)

SUBSTITUTE SHEET (Rule 26) (RO/AU)

Host 101 and remote ordering device 100 together
comprise a remote ordering/vending system

The device device. The device 100

further comprises a card reader 111 for identifying a user
by means of magnetic card swipe and for use for **obtaining
account details** for a payment processing transaction; a
data entry means 112, which may comprise any means for
entering data, such as a keypad, audio interface for...use of the device
100 being
maintained on site); a storage and dispensing means 116 for
storing and dispensing product locally on site; a product

identification means 117 arranged

14/3,K/61 (Item 21 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/THOMSON. All rts. reserv.

00478147 **Image available**
IMPROVED ELECTRONIC ORDERING AND VENDING SYSTEMS
SYSTEMES ELECTRONIQUES AMELIORES DE COMMANDE ET DE DISTRIBUTION
Patent Applicant/Assignee:

IMAGING TECHNOLOGIES PTY LIMITED,
HEWLETT-PACKARD COMPANY,
SMITH Gower,
OKRAGLIK Henry,
BROAD Robert,

Inventor(s):
SMITH Gower,
OKRAGLIK Henry,
BROAD Robert,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9909499 A1 19990225
Application: WO 98AU654 19980819 (PCT/WO AU9800654)
Priority Application: US 9756124 19970819

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
HR HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZW GH
GM KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH CY DE DK ES
FI FR GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN GW ML MR NE SN
TD TG

Publication Language: English

Fulltext Word Count: 13048

Fulltext Availability:

Detailed Description

Detailed Description

... connectable by a communications 102 (which may be a telephone connection, for example, a dedicated line, or other type of network connection, such as the **Internet**), for later delivery. The device also enables the user to enter and purchase information or goods (eg from a connection 105 to the **Internet** 106) and is operable without cash. Instead the users credit may be checked by connection 104 to a **bank network** 103 (eg EFT) The device 100 can also receive external communications via the **Internet** 106
SUBSTITUTE SHEET (Rule 26)
or the host 101 to reserve stock for collection by a specified user or to enquire upon current levels of...

...the device. The device 100 further comprises a card reader 111 for identifying a user by means of magnetic card swipe and for use for **obtaining**

account details for a payment processing transaction; a data entry ...use of the device 100 being maintained on site); a storage and dispensing means 116 for storing and dispensing product locally on site; a product **identification** means 117 arranged to identify an article so that a product associated with the article can be determined. The article may be a bar code...

14/3,K/62 (Item 22 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
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00448094 **Image available**
METHOD AND SYSTEM FOR USING INTELLIGENT AGENTS FOR FINANCIAL TRANSACTIONS,
SERVICES, ACCOUNTING, AND ADVICE
PROCEDE PERMETTANT D'UTILISER DES AGENTS INTELLIGENTS AUX FINS DE
TRANSACTIONS, SERVICES, COMPATIBILITE ET CONSEILS FINANCIERS ET SYSTEME
CORRESPONDANT

Patent Applicant/Assignee:

CITIBANK N A,

Inventor(s):

SCHUTZER Daniel,
FORSTER William Hull Jr,
HU Huanrui,
LEE Wenke,
STOLFO Salvatore J,
FAN Wei,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9838558 A2 19980903

Application: WO 98US2015 19980212 (PCT/WO US9802015)

Priority Application: US 9737069 19970212; US 9810677 19980122

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH GM
GW HU ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX
NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH GM
KE LS MW SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR
GB GR IE IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 10011

Fulltext Availability:

Detailed Description

Detailed Description

... bank-employed intelligent

agents when the user obtains access to the user account at the bank

The user communicates with the user account via an **internet** connection to the **bank server**. Via this **internet** connection, the user performs one of a number of banking or financial institution transactions. For these transactions, the user utilizes a password or series of a result of **obtaining** updated user **account data** is

downloaded into a **downloaded** data file. Financial information from downloaded data files is transferred into account files of the local software application. Intelligent agents interfacing with the account files of which is illustrated in the accompanying drawings

Figure 1 shows an overview of key components of the **system** for a **banking** application of an embodiment of the present invention. A user 1 at a terminal 2, such as a personal **computer**, accesses 3 a primary **bank server** 4 and a secondary **bank server** 5 via a **network** 6. According to an embodiment of the present invention, the user 1 accesses 3 the servers 4 and 5 using software, such as an applet...

14/3,K/63 (Item 23 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/THOMSON. All rts. reserv.

00423513 **Image available**
INTERACTIVE INFORMATION TRANSACTION PROCESSING SYSTEM WITH UNIVERSAL
TELEPHONY GATEWAY CAPABILITIES
SYSTEME INTERACTIF POUR TRAITER DES TRANSACTIONS D'INFORMATIONS, CAPABLE DE
PASSERELLE TELEPHONIQUE UNIVERSELLE

Patent Applicant/Assignee:

INTERVOICE LIMITED PARTNERSHIP,

Inventor(s):

POLCYN Michael J,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9813974 A1 19980402

Application: WO 97US16830 19970924 (PCT/WO US9716830)

Priority Application: US 96719163 19960924

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE GH HU
ID IL IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ
PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG UZ VN YU ZW GH KE LS MW
SD SZ UG ZW AM AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE
IT LU MC NL PT SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 5653

Fulltext Availability:

Detailed Description

Detailed Description

... s connection to WWW 102 will be understood to be a standard Internet connection 111 known in the art, such as provided by many existing **Internet** service providers ("ISPs"). Connection 111 may be by any means, such as dial-up or dedicated link, so long as the data transfer capability of **Internet** connection 111 supports full duplex voice.

WWW 102 in turn is connected to HTTP server 103 via a further **Internet** access connection 112 standard in the art. Interactive Voice

Response unit CIVRI 104 is connected to HTTP server 103 via TCPAP link 115. IVR 104...thus be seen that the user of PC 101 may now exchange full duplex voice information with IVR 104. For example, the owner of HTTP **server** 103 may be a **financial** institution, such as a bank. Upon connection over WWW 102 to HTTP server 103, the user will typically be presented with a suite of interrelated **web** pages, such as is standard in the art. Among the options in this suite selectable by the user of PC 101 is the facility to **obtain account balance** information in voice as well as visual format. The user selects this option and is connected to TVR 104. IVR 104 then interacts with the...

...instructions.

For example, IVR 104 may greet the user with a statement such as 'Velcome to First Bank's automated voice teller. Please say your **account number**." The user then says her **account number**, which IVR 104 receives, interprets, and verifies advantageously with reference to information stored on host 121. The connection 120 between host 121 and rVR 104...

...or bus, or any other similar means known in the art.

The transaction typically is enabled by HTTP server 103 issuing a CGI command via **TCP/IP** link 115 to IVR 104. IVR 104 then requests information or enables processing at host 121, which sends responsive information back to IVR 104. The...

14/3,K/64 (Item 24 from file: 349)
DIALOG(R)File 349:PCT FULLTEXT
(c) 2010 WIPO/THOMSON. All rts. reserv.

00400754 **Image available**
AN IMPROVED METHOD AND SYSTEM FOR PERFORMING BANKING TRANSACTIONS,
INCLUDING HOME BANKING
PROCEDE ET SYSTEME AMELIORES PERMETTANT D'EFFECTUER DES TRANSACTIONS
BANCAIRES MEME A DOMICILE
Patent Applicant/Assignee:
CITIBANK N A,
ANTHONY Wendell W,
HUANG Jundar,
NGUYEN Truc,
DOSHI Ashwin,
MOSS Leslie,
WILLIAMS Michael,
THOMPSON David,
LAW Hock,
EICHENSEER Donald,
SAUSSY Stephen Edward,

DO Khanh,
LUONG Binh,
Inventor(s):
ANTHONY Wendell W,
HUANG Jundar,
NGUYEN Truc,
DOSHI Ashwin,
MOSS Leslie,
WILLIAMS Michael,
THOMPSON David,
LAW Hock,
EICHENSEER Donald,
SAUSSY Stephen Edward,
DO Khanh,
LUONG Binh,

Patent and Priority Information (Country, Number, Date):

Patent: WO 9741498 A2 19971106
Application: WO 97US6245 19970418 (PCT/WO US9706245)
Priority Application: US 9615819 19960418

Designated States:

(Protection type is "patent" unless otherwise stated - for applications prior to 2004)

AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GE HU IL
IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT
RO RU SD SE SG SI SK TJ TM TR TT UA UG US UZ VN GH KE LS MW SD SZ UG AM
AZ BY KG KZ MD RU TJ TM AT BE CH DE DK ES FI FR GB GR IE IT LU MC NL PT
SE BF BJ CF CG CI CM GA GN ML MR NE SN TD TG

Publication Language: English

Fulltext Word Count: 20383

Fulltext Availability:

Detailed Description

Detailed Description

... and to display balances.

FIG. 27 is a continuation from FIG. 26.

FIG. 28 is a continuation from FIG. 27 detailing the processes involved for **obtaining** account information for securities.

FIG. 29 is a continuation from FIG. 28.

FIG. 30 diagrams the flow for account information when the customer requires additional information.

FIG. 31 is a continuation from FIG. 30 and diagrams the flow for account **information** pertaining to infori-nation **obtained** in transaction j ournals.

FIG. 32 is a continuation from FIGS. 28 and 31.

FIG. 3') is a continuation from FIG. 32.

FIG. 34...the process flow for account resolver as part of the Common Routine procedures. It assists the customer to select a particular

account if there are **two** or more **accounts** of the same product type.

FIG. 40 diagrams the process flow for account selection as part of the Common Routine procedures. It allows the customer...

...42 diagrams the process flow for the overall procedures in the product select session.

FIG. 43 diagrams the process flow for the overall procedures in **obtaining** customer **account information**. The information may include sub-accounts and 1 5 **multiple accounts** for a single customer.

FIG. 44 diagrams the process flow for the overall procedures to transferring assets from a source account to a destination account...

...The home services delivery System is symbolically diagrammed in FIG. 1. A home banking customer 100 logs onto their IBM PC or IBM compatible personal **computer** 102 and selects the home **banking** program group with the appropriate icons. The customer accesses the **bank server** by selecting the icon that creates a link via the customers modem 104 using the public telephone network (x25) 106. The server contains a set of modems 108, linked to controllers 1 10 and communication interchanges 112. The communication interchange allows communication between the **server** and the small **financial System** and router I 1 4 that link a network of I 0 external business providers 118, or business hosts 116.

The Home Services Delivery System...

?

IV. Text Search Results from Dialog

A. Abstract NPL and Foreign Patent Databases

? show files;ds
File 350:Derwent WPIX 1963-2010/UD=201044
(c) 2010 Thomson Reuters
File 347:JAPIO Dec 1976-2010/Feb(Updated 100525)
(c) 2010 JPO & JAPIO
File 371:French Patents 1961-2002/BOPI 200209
(c) 2002 INPI. All rts. reserv.
File 2:INSPEC 1898-2010/Jul W2
(c) 2010 The IET
File 35:Dissertation Abs Online 1861-2010/Jun
(c) 2010 ProQuest Info&Learning
File 65:Inside Conferences 1993-2010/Jul 16
(c) 2010 BLDSC all rts. reserv.
File 99:Wilson Appl. Sci & Tech Abs 1983-2010/May
(c) 2010 The HW Wilson Co.
File 256:TecTrends 1982-2010/Jul W2
(c) 2010 Info.Sources Inc. All rights res.
File 474:New York Times Abs 1969-2010/Jul 16
(c) 2010 The New York Times
File 475:Wall Street Journal Abs 1973-2010/Jul 16
(c) 2010 The New York Times
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
(c) 2002 Gale/Cengage
File 23:CSA Technology Research Database 1963-2010/May
(c) 2010 CSA.
File 56:Computer and Information Systems Abstracts 1966-2010/May
(c) 2010 CSA.
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
File 268:Banking Info Source 1981-2010/Jul W1
(c) 2010 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
File 139:EconLit 1969-2010/Jun
(c) 2010 American Economic Association

Set	Items	Description
S1	207280	(FINANCIAL OR BANK OR SAVINGS(2W)LOAN OR LENDER? ? OR BANK- ING OR BANC)(6N)(COMPUTER? ? OR NETWORK? ? OR SYSTEM? ? OR HO- ST OR MAINFRAME OR MAIN()FRAME OR SERVER? ?)
S2	28843	PUBLIC(5W)NETWORK? ? OR INTERNET OR WORLD()WIDE()WEB OR WEB OR INTERNET()EXPLORE OR NETSCAPE OR IP OR PACKET()SWITCHED OR TCP OR ASYNCHRONOUS()TRANSPORT OR ARPANET OR STANDARD()PROTO- COL? ?
S3	1067	(MULTIPLE? OR PLURALITY OR SEVERAL OR FIRST OR SECOND OR T- WO)(3W)ACCOUNTS
S4	1096	(OBTAIN? OR EXTRACT? OR ANALYS? OR RETRIEV? OR FIND? OR AN-

ALYZ? OR DOWNLOAD? OR DOWN()LOAD? OR TRANSFER? OR TRANSMIT?)(-
 6N)(ACCOUNT() (INFORMATION OR DATA OR BALANCE OR DETAILS))
 S5 12772 IDENTIFICATION OR ID OR IDS OR PASSWORD OR ACCOUNT()NUMBER?
 ?
 S6 12 S1 AND S2 AND S3 AND S4 AND S5
 S7 130 S1 AND S2 AND S4 AND S5
 S8 130 S6 OR S7
 S9 88 S8 FROM 350,344,347,371
 S10 42 S8 NOT S9
 S11 39 RD (unique items)
 S12 9 S9 NOT AY>2000
 S13 20 S11 NOT PY>2000
 S14 20 RD (unique items)
 ? t12/3,k/all; t14/3,k/all

12/3,K/1 (Item 1 from file: 350)
 DIALOG(R)File 350:Derwent WPIX
 (c) 2010 Thomson Reuters. All rts. reserv.

0017111035 - Drawing available
 WPI ACC NO: 2007-825986/200777
 Related WPI Acc No: 2008-B26875
 XRPX Acc No: N2007-656633
 Real-time accessing method of **financial** information of in
 computerized **system** involves sending requests to respective record
 keeping systems simultaneously so that computer may obtain information
 associated to account holder **identification**
 Patent Assignee: DST SYSTEMS INC (DSTS-N)
 Inventor: GLASCOCK B C; GLASGOW T P; HAWKINS S A; MALLOT K M; TRITT R L
 Patent Family (1 patents, 1 countries)
 Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 7275046	B1	20070925	US 1999475637	A	19991230	200777 B

Priority Applications (no., kind, date): US 1999475637 A 19991230

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
US 7275046	B1	EN	58	15		

Real-time accessing method of **financial** information of in
 computerized **system** involves sending requests to respective record
 keeping systems simultaneously so that computer may obtain information
 associated to account holder **identification**

Alerting Abstract ...NOVELTY - Identifier of a financial intermediary
 e.g. brokers/dealers, financial advisors or representatives, and the
identification of a selected account holder, are received by a
 computer. When the computer has received a command to obtain information
 associated with the selected account holder **identification**, requests
 are sent to the record keeping systems simultaneously. The respective
 record keeping system associated with the selected account holder
identification, produce a response, which includes real-time
 financial information, to be given to the first device....access to
 authorized funds groups via single log-on, real-time fund and shareholder
 account information, transaction processing and new account creation, via
 intranet or **Internet**.

...

...DESCRIPTION OF DRAWINGS - The figure shows the flowchart of the operation of the **system** for accessing **financial** information.
Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

...embodiments describe below include a method of simultaneously presenting user specific real-time financial information includes authenticating a user, for example by using a user-**id** and **password**. Then receiving an input from the user indicating the shareholder of interest. The user is then presented with a list of the shareholder's **account information**. The shareholder **account information** can be **retrieved** from several different record keeping systems. The record keeping systems can be maintained by different entities and can store the respective account information in different formats. The shareholder **account information** can be **retrieved** by broadcasting an account inquiry to the record keeping systems or by using a cross-reference table that indicates which record keeping systems the shareholder...

Claims:

What is claimed is:1. A method of accessing substantially real-time financial information of account holders in a computerized **system**, the substantially real-time **financial** information describing a first account of a first account holder being stored on a first record keeping system, a second account of the first account...

...from the second account holder, the method comprising:(a) receiving an identifier of a financial intermediary by a first device from a user;(b) receiving **identification** of a selected account holder by the first device, the selected account holder **identification** being indicative of at least one the first account holder, the second account holder, or a combination thereof, the selected account holder **identification** being associated with the first account stored on the first record keeping system and the second account on the second record keeping system if the selected account holder **identification** is indicative of the first account holder, the selected account holder **identification** being associated with the third account stored on the third record keeping system and the fourth account on the fourth record keeping system if the selected account holder **identification** is indicative of the second account holder;(c) receiving a command by the first device from the user to obtain information associated with the selected account holder **identification**;(d) transmitting requests by the first device to each of the respective record keeping systems associated with each of the selected account holder **identification** substantially simultaneously, the first and second requests requesting information associated with the selected account holder **identification**; and(e) receiving responses by the first device from the respective record keeping systems associated with the selected account holder **identification**, the responses including substantially real-time financial information associated with the selected account holder **identification**.>

12/3,K/2 (Item 2 from file: 350)

DIALOG(R)File 350:Derwent WPIX
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0014362123 - Drawing available
WPI ACC NO: 2004-550751/200453
Related WPI Acc No: 2005-037613
XRPX Acc No: N2004-435454

Bank routing number acquisition method for electronic fund transfer,
involves determining whether contiguous string of starting digits
identified from input character string satisfy checksum test associated
with bank routing numbers

Patent Assignee: AMAZON.COM INC (AMAZ-N)
Inventor: BOGOSIAN M T; PEDDY N K; YOUNG F
Patent Family (1 patents, 1 countries)

Patent Number	Kind	Date	Application Number	Kind	Date	Update
US 6760470	B1	20040706	US 1999156231	P	19990927	200453 B
			US 2000517563	A	20000302	

Priority Applications (no., kind, date): US 1999156231 P 19990927; US
2000517563 A 20000302

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 6760470	B1	EN	21	12	Related to Provisional US 1999156231

Alerting Abstract ...DESCRIPTION OF DRAWINGS - The figure shows a
schematic view of the host **web** site system.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A computer-implemented method is **disclosed** for **extracting** a
user's **bank account information** from information
entered by the user from the face of a check. The extracted
information may be used to electronically transfer funds to or from the
user's bank account. The method **may** be embodied within a **web**
site **system**, a **telephone**-based voice prompting system, or
another type of interactive computer system of a business entity, and
provides an alternative to requiring the user to mail...

...MICR line that satisfies a checksum test. The resulting string is stored
as the bank routing number for the user. A check number and an
account number may also **be received** from the user,
in which case a test is performed to verify that the check number, the
account number, and the **bank routing** number all
coexist within the MICR line. In a preferred embodiment, the method is used
to facilitate the transfer of funds between buyers and sellers...

Claims:

12/3,K/3 (Item 3 from file: 350)
DIALOG(R)File 350:Derwent WPIX

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0012752502 - Drawing available

WPI ACC NO: 2002-605663/200265

Method for supplying information corresponding to company credit and management analysis in real time using **internet**

Patent Assignee: KANG I C (KANG-I)

Inventor: KANG I C

Patent Family (1 patents, 1 countries)

Patent		Application				
Number	Kind	Date	Number	Kind	Date	Update
KR 2002021240	A	20020320	KR 200053962	A	20000914	200265 B

Priority Applications (no., kind, date): KR 200053962 A 20000914

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing	Notes
KR 2002021240	A	KO	1	10		

Method for supplying information corresponding to company credit and management analysis in real time using **internet**

Alerting Abstract ...supply grounds capable of judging a growth possibility and an insolvent possibility of a company by supplying credit information including financial information, non-financial information, **account information**, and management **analysis** information of a specific company related to an investor or a creditor. DESCRIPTION - A credit analysis **server** produces **financial** analysis information, management analysis information, and credit analysis information in accordance with a company management(S10). The credit analysis server senses an **Internet** connection signal from a client(S20), and a log-in screen is supplied in order for the client to perform a log-in process and it is judged whether an **ID** and **password** being inputted from the client is approved or not(S30). If the client is approved, the credit analysis server displays a plurality of company names...

...client(S50). If the client selects a company for searching credit information(S60), a plurality of menus which is wanted by the client, that is, **account information**, financial information, financial **analysis** information, management **analysis** information, and credit analysis information of the company is supplied(S70). The client searches wanted information through the menus successively(S80).

Original Publication Data by Authority
Argentina

12/3,K/4 (Item 4 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0010813433 - Drawing available

WPI ACC NO: 2001-430196/200146

Method for managing a plurality of real account over **internet**

Patent Assignee: IBANK SYSTEMS (IBAN-N)

Inventor: PARK S U

Patent Family (1 patents, 1 countries)

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
KR 2001000457	A	20010105	KR 200057759	A	20000930	200146 B

Priority Applications (no., kind, date): KR 200057759 A 20000930

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
KR 2001000457	A	KO	1	10	

Method for managing a plurality of real account over **internet**

Alerting Abstract ...NOVELTY - An account management method is provided to allow a user to manage a **plurality** of real **accounts** by making one integrated account over the **internet** so that it can process a payment of public taxes or a change of an automatic payment information on one screen.DESCRPTION - An account management method comprises the steps of allowing a user to access an **internet** banking service, pass a member approval and request an integrated account management service(200), the user sequentially inputting a plurality of account information according to questions offered by the **internet banking system**, the **internet banking system** obtaining account information from account information database in a corresponding **banking system** via passing an approval process, storing the account information in an account server, and outputting the account information on a screen of the user **computer**(210), the **internet banking system** checking a registration of the integrated account, giving the user a **password** and a user **id**, and storing the **password** and user **id**(220).

Original Publication Data by Authority

Argentina

12/3,K/5 (Item 5 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0010543785 - Drawing available
WPI ACC NO: 2001-146824/200115
XRPX Acc No: N2001-107511
Business accounts managing method using communication **network**, involves allowing **financial** consultant to employ client process to access one or more accounts in database if consultant has access right for accounts
Patent Assignee: ONECORE FINANCIAL NETWORK INC (ONEC-N)
Inventor: STAR B L
Patent Family (2 patents, 91 countries)
Patent

Patent			Application			
Number	Kind	Date	Number	Kind	Date	Update
WO 2000077707	A1	20001221	WO 2000US16133	A	20000612	200115 B
AU 200054833	A	20010102	AU 200054833	A	20000612	200121 E

Priority Applications (no., kind, date): US 1999138750 P 19990611

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2000077707	A1	EN	24	2	
National Designated States,Original: AE AG AL AM AT AU AZ BA BB BG BR BY CA CH CN CR CU CZ DE DK DM DZ EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MA MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT TZ UA UG US UZ VN YU ZA ZW					
Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW MZ NL OA PT SD SE SL SZ TZ UG ZW					
AU 200054833	A	EN			Based on OPI patent WO 2000077707

Business accounts managing method using communication **network**, involves allowing **financial** consultant to employ client process to access one or more accounts in database if consultant has access right for accounts

Original Titles:

METHOD AND **SYSTEM** FOR ALLOWING A **FINANCIAL** CONSULTANT TO MANAGE A **PLURALITY** OF BUSINESS **ACCOUNTS**

Alerting Abstract DESCRIPTION - The method involves regulating access to each of the business accounts stored in the database. The server process is employed to verify an **ID** and a **password** that the **financial** consultant forwards to the **server** process from the client process. A customer is provided with a customer client process to subscribe to one or more of the business accounts and...
...that the financial consultant accesses the data. The customer and the consultant engage in a collaborative effort. The financial consultant is provided with an integrated **web** page configured to have a consistent interface with each of the business accounts. INDEPENDENT CLAIMS are also included for the following...

...ADVANTAGE - Provides uniform interface for accessing customer data which reduces the complexity of managing **multiple**, different customer **accounts**. Allows a financial consultant to select a **data** format for **downloading** customer **account data** in a format which **can** be **employed by** a financial service software package on a **computer system**.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

The present invention provides a financial consultant (28) to manage a **plurality** of customer **accounts**, which includes a **server** element (22) that can access and store data within the database (20A through 20C). A server (12) can be a conventional server system that can comprise a computer work station such as a PC compatible computer system. A server (22) can execute **an** application program that provides the **financial** consultant (28) with a view (24) or a plurality of views, of the account data of each company that the financial

consultant (28) has been...
Claims:

12/3,K/6 (Item 6 from file: 350)
DIALOG(R)File 350:Derwent WPIX
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0009853299 - Drawing available
WPI ACC NO: 2000-147498/200013
XRPX Acc No: N2000-109141
Financial transaction conducting method between customer and merchant e.g.
for **Internet**, providing Transaction Code to customer for use in
transaction as substitute for **account number** of customer
Patent Assignee: WEBCARD INC (WEBC-N)
Inventor: RENARD J G R
Patent Family (2 patents, 84 countries)
Patent Application
Number Kind Date Number Kind Date Update
WO 2000002150 A1 20000113 WO 1999AU536 A 19990701 200013 B
AU 199945926 A 20000124 AU 199945926 A 19990701 200027 E

Priority Applications (no., kind, date): AU 19984439 A 19980701; AU
19985211 A 19980812

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
WO 2000002150	A1	EN	39	6	
National Designated States,Original: AE AL AM AT AU AZ BA BB BG BR BY CA CH CN CU CZ DE DK EE ES FI GB GD GE GH GM HR HU ID IL IN IS JP KE KG KP KR KZ LC LK LR LS LT LU LV MD MG MK MN MW MX NO NZ PL PT RO RU SD SE SG SI SK SL TJ TM TR TT UA UG US UZ VN YU ZA ZW Regional Designated States,Original: AT BE CH CY DE DK EA ES FI FR GB GH GM GR IE IT KE LS LU MC MW NL OA PT SD SE SL SZ UG ZW AU 199945926 A EN Based on OPI patent WO 2000002150					

Financial transaction conducting method between customer and merchant e.g.
for **Internet**, providing Transaction Code to customer for use in
transaction as substitute for **account number** of customer

Alerting Abstract ...NOVELTY - The method involves providing a
Transaction Code to the customer for use in the transaction as a substitute
for the **account number** of the customer. An Address Code is
established for the customer which represents a delivery location for goods
and/or services provided by the merchant to the customer. In order to
authorize the transaction, the customer provides the merchant the
Transaction Code such that the **account number** of the customer
is not disclosed to the merchant....a method of validating a financial
transaction **between** a customer and a merchant; a **system** for
conducting a **financial** transaction between a **customer** and a
merchant; and a method of ensuring correct delivery of goods and/or
services to a customer form a merchant as a result of...

...USE - For **Internet**.
...

...customer or account holder to be responsible for approving transaction, requires prearranged delivery address to be supplied by customer and does not require customer to **transmit** their card number or **account information** across an open and unsecured communications channel.

...

...DESCRIPTION OF DRAWINGS - The figure shows a block diagram of **system** used for conducting a **financial** transaction between a customer and a merchant in accordance with the invention.

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

A **system** for conducting a **remote financial** transaction between a **customer** and a merchant wherein for each transaction a customer is issued with a transaction code by a transaction authority (24) for use as a substitute for the **account number** of the **customer from** which funds will be drawn by the merchant for the transaction. An address code is retrieved from a storage means (27) representing a delivery location...

Claims:

12/3,K/7 (Item 7 from file: 350)
DIALOG(R)File 350:Derwent WPIX
(c) 2010 Thomson Reuters. All rts. reserv.

0009621149 - Drawing available
WPI ACC NO: 1999-571514/199948
Related WPI Acc No: 1998-568195; 2000-038009; 2002-478344; 2002-618748
XRPX Acc No: N1999-421158

Financial transaction **system** using distributed **network** of **computer** such as **internet**

Patent Assignee: NET MONEYIN INC (NETM-N)

Inventor: OGRAM M E

Patent Family (1 patents, 1 countries)

Patent Application

Number	Kind	Date	Number	Kind	Date	Update
US 5963917	A	19991005	US 1996597017	A	19960205	199948 B
			US 1998166749	A	19981005	

Priority Applications (no., kind, date): US 1996597017 A 19960205; US 1998166749 A 19981005

Patent Details

Number	Kind	Lan	Pg	Dwg	Filing Notes
US 5963917	A	EN	10	5	Continuation of application US 1996597017
					Continuation of patent US 5822737

Financial transaction **system** using distributed **network** of **computer** such as **internet**

Original Titles:

Financial system of computers.

Alerting Abstract ...Financial processor is linked to the customer and merchant computer. Account data and amount data of the product selected by the customer are received. The **account data** is **transmitted** to a **bank computer** via phone line for verification, which transmits an authorization to the financial processor. USE - For **financial** transaction via distributed **network** of **computer** such as **internet**.

...

...ADVANTAGE - Since customer **computer** is linked to the **financial** processor, which takes care of transactions, a simple and easy linkage to pay for the goods is provided

Original Publication Data by Authority

Argentina

Assignee name & address:

Original Abstracts:

An automated payment system particularly suited for purchases over a distributed computer network such as the **Internet**. In such a **distributed** computer network, a merchant or vending computer contains certain promotional information which is communicated to a customer's computer. Based upon the promotional information, the...

...and the customer's credit card number and the amount of the goods or services is transmitted to the payment processing computer. The payment processing **computer** automatically contacts a **bank** for verification of **the** credit card and amount; the bank transmits an authorization **to** the payment processing **computer**. The payment processing computer communicates a self-generated transaction indicia, and in some embodiments a **password**, to the customer's computer. In the embodiment where a **password** is used, the **customer's** computer uses the **password** with the merchant's computer in obtaining access to protected information or to establish shipping instructions.

Claims:

A **financial** transaction **system** comprising:a) a **computer network**;b) a phone network;c) a merchant computer containing promotional data, said merchant computer having automatic means for communicating said promotional data via said computer...

...via said computer network with said merchant computer and receiving said promotional data, said customer computer having automatic means responsive to input from an operator, **for** initiating an order;d) a **bank** computer; and,e) a **financial** processing **computer**, remote from said merchant **computer** having automatic means responsive to said **order** for:1) receiving customer account data **and** amount data from said customer computer and said merchant computer via said computer network,2) communicating said customer amount data and **said** amount data to **said bank computer via said** Phone **network**,3) receiving an authorization indicia from said bank

computer via the phone network, and, 4) via said computer network, communicating A) a representation of said authorization indicia to said customer computer, and, B) a representation of said authorization indicia to said merchant computer.

12/3,K/8 (Item 1 from file: 347)
DIALOG(R)File 347:JAPIO
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09372221 **Image available**
INTERNET BANKING NEW CONTRACTING SYSTEM, AND
INTERNET BANKING NEW CONTRACTING METHOD

PUB. NO.: 2008-077586 [JP 2008077586 A]
PUBLISHED: April 03, 2008 (20080403)
INVENTOR(s): SAITO KATSUYA
APPLICANT(s): OKI ELECTRIC IND CO LTD
OKI SOFTWARE KK
APPL. NO.: 2006-259102 [JP 2006259102]
FILED: September 25, 2006 (20060925)

INTERNET BANKING NEW CONTRACTING SYSTEM, AND
INTERNET BANKING NEW CONTRACTING METHOD

ABSTRACT

PROBLEM TO BE SOLVED: To reduce the operation of inputting Internet banking use application information by a newly contracting customer through a customer terminal.

SOLUTION: An automatic transaction device 1 transmits an input e-mail address and account information read from a card to a host computer 3. The host computer 3 transmits customer information extracted by retrieving an accounting master database based on the received account information and the e-mail address to an Internet banking server 5. The Internet banking server 5 stores the e-mail address, the customer information, and newly generated user ID and password in association with the received account information to an Internet bank customer information database 6, and transmits the user ID and password to the e-mail address.

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12/3,K/9 (Item 2 from file: 347)
DIALOG(R)File 347:JAPIO
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07410666 **Image available**
ACCOUNT INQUIRY SYSTEM

PUB. NO.: 2002-279176 [JP 2002279176 A]
PUBLISHED: September 27, 2002 (20020927)
INVENTOR(s): NISHIDA MOTOHIKO
APPLICANT(s): NISHIDA MOTOHIKO

APPL. NO.: 2001-162457 [JP 2001162457]
FILED: May 30, 2001 (20010530)
PRIORITY: 2001-002574 [JP 20012574], JP (Japan), January 10, 2001
(20010110)

ABSTRACT

...provide an account inquiry system enabling a user to require a plurality of financial institutions to inquire accounts without the need to input a user ID or password for every financial institution.

SOLUTION: The account inquiry system 1 comprises a relay server 7 connected to financial institution terminals 3 through private lines and to the Internet 5 by the user, an account information database(DB) 9 connected to the relay server, and an authentication server 11 and a WWW server 13 both of which are connected to the Internet. The account for every user which allows inquiries and transfers is registered in account information DB. When a user transmits his/her authentication information from the user's terminal 15 to the authentication server, the authentication server permits the user to require the system to make inquiries; in accordance with the user's request, the relay server requests the financial institution terminal to make inquiries about accounts in a plurality of financial institutions registered in the account information DB.

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14/3,K/1 (Item 1 from file: 583)
DIALOG(R)File 583:Gale Group Globalbase(TM)
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06575496
Chekiang First Bank to launch Web service
HONG KONG: CFB TO LAUNCH NEW CF WEB SERVICE
Computerworld HK (XDP) 15 Jan 1998 P.2
Language: ENGLISH

Chekiang First Bank to launch Web service
HONG KONG: CFB TO LAUNCH NEW CF WEB SERVICE

Japan's Dai-Ichi Kangyo Bank subsidiary Chekiang First Bank (CFB) aims to launch a commercial trial of an Internet banking service called CF Web in Hong Kong. CFB plans to make the CF Web service available to 500 current bank clients on a first-come, first-served basis in January 1998. The CF Web banking system is based on Hewlett-Packard's (HP) Virtual Vault technology and developed by Hong Kong-based software developer and systems integrator Motif Asia. The system uses CFB-issued digital certificates and caller identification control for security measures. The CF Web service is targeted at personal and retail account holders. The service will permit clients to obtain the following services: - time deposits and interest rates information - change, place or renew time deposits - account balance and statement - request check books - transfer funds

COMPANY: MOTIF ASIA; HP; HEWLETT-PACKARD; INTERNET; CFB; CHEKIANG FIRST BANK; DAI-ICHI KANGYO BANK

14/3,K/2 (Item 1 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0228501

Internet Services Add to Costs But Can Attract Profitable Customers
American Banker - December 1, 1998; Pg. 2a; Vol. 163, No. 228
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,589

BYLINE:
By CHRIS COSTANZO

Internet Services Add to Costs But Can Attract Profitable Customers

TEXT:

Banks have so far uncovered more customer quirks than cost savings on the **Internet**.

Customers have confounded bankers' early hopes that the **Internet** would displace more-expensive delivery choices. It turns out that the on-line customer will use all available means, including traditional branches and telephones.

The upshot is that the **Internet** "is adding to the fixed IT (information technology) costs of supporting deposit customers," said Patricia McGuinness, managing director for financial services at Mainspring, Cambridge, Mass...

...what bank strategists are realizing they need to know to be successful in this new medium.

Of all U.S. households, 4% use on-line **banking** (by direct personal **computer** link or the **Internet**), up from 3% in 1997, according to PSI Global, a research firm based in Tampa. The adoption rate slowed this year; from 1996 to 1997...

...just the products and services they were thinking about purchasing, and at just the right time.

Even before doing that, they have to load their **Internet** sites with features that any savvy customer would expect: access to detailed credit card or mutual fund statements; loan applications and an immediate response; getting and paying bills; and buying stocks,

"It's possible to get all that out there," said Ms. McGuinness. "But it's wicked hard.

"**Internet** banking is falling short," she said, echoing the findings of a Mainspring report released this summer. "It's failing to deliver value because no one...

...marketing."

Mr. DeVico and his counterparts at other large banks said that if it were not for the investments they continue to pour into the **Internet**, this

business would be turning a profit.

BankAmerica, which introduced **Internet** banking in mid-1996, more than doubled its number of **Internet** customers in 1997, and expects an increase of 60% by the end of 1998.

Including the customers of the merged NationsBank, BankAmerica serves about a million this way, Mr. DeVico said.

Instead of thinking about the **Internet** as a cost-saving medium, bankers are now gauging their success by the characteristics of customers who use **Internet** banking.

"The customer segment that leverages this channel is very profitable," said Mr. DeVico.

At First Union Corp., on-line banking households are twice as...

...and over a fixed period of time they buy more products per household."

The Charlotte, N.C.-based bank has "several hundred thousand" customers using **Internet** banking, which has been available since 1996 and is labeled

Cyberbanking, thanks to First Union's early move for copyright protection.

At Huntington Bancshares of Columbus, Ohio, **Internet** customers have three times as many banking relationships as those who do not use the **Internet**. These customers "also tend to aggregate all their accounts so they can see them all in one place," said Chester L. Thompson, senior vice president and general manager of electronic commerce.

One customer in 10 is expected to be using Huntington's **Internet** service by the end of the year, said Mr. Thompson. By the end of 1999, he expects the proportion to rise to between 17% and...

...vice president and director of on-line financial services.

Fleet has enrolled 150,000 remote customers, including 30,000 who use its four-month-old **Internet** banking program. There is a correlation with

overall profitability: within some of Fleet's most profitable customer segments, 80% of the people bank on-line, Mr. Heltai said.

Divining what will attract consumers via the **Internet** is a major challenge. Many institutions have been following one of the prescriptions set forth by Mainspring, offering a wide range of products and services...

...we've got to open a lot more windows."

A first step for many banks has been to make credit card account information available on their **Web** sites. Huntington Bank, for example, contracted with Edify Corp. to install software that links to the bank's credit card processor and updates transaction information be as full-function as any other brokerage service you see on the **Internet**," said Mr. Thompson, and will offer services at reduced rates.

First Union, which recently became the first bank to deliver bills electronically over the **Web**, plans to implement on-line trading in

the first quarter of 1999. The bank also plans to augment the credit card balance information it currently provides with statement details.

Fleet, which owns the discount brokerage company Quick & Reilly, has integrated on-line banking and brokerage in a "Web way," by linking the two sites, said Mr. Heltai. The goal is to allow customers to gain access to either site with a single password.

Banks are viewing the Internet as a rich field for experimenting with services that go well beyond providing basic account information.

Every quarter, KeyCorp analyzes its Internet initiatives to ensure they are living up to profitability expectations. One effort that did not pass muster and has been discontinued was a test of electronic-mail notification of stock price changes for private banking clients, said Patrick J. Swanick, vice chairman.

Fleet Bank pulled the plug on Internet-based student lending, a service that was tied to U.S. News & World Report's college surveys. But it is sticking with its family education network, in which Fleet co-sponsors and builds Web sites for school districts.

BankAmerica has had great success with a service that allows homeowners to estimate the value of their homes by researching recent...

...a \$9.95 fee.

In the search for what will win the hearts and minds of customers, banks are placing the biggest bets on personalized Web sites.

BankAmerica's "Build Your Own Bank" feature, available since the Web site's launch, lets customers set up the site to reflect the way they bank. It is only a first step toward the one-to...

...knowledge, we can make unique value propositions. That's a pot of gold."

To be sure, banks face a raft of challenges in making their Internet channels thrive. One is the pesky electronic brokerage services, which have carried off "maybe one of the most successful financial product offerings ever," said Christopher...

...he said. "Bill-pay pales next to paying \$20 commissions for trades."

If companies like E-Trade are successful in gaining a foothold on the Internet and establishing a brand they can use to cross-sell products, "that is a threat," Mr. Musto said.

Robert Hedges, senior vice president of Fleet...

14/3,K/3 (Item 2 from file: 625)
DIALOG(R)File 625:American Banker Publications
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0193397

Wanted: Standards and Codes for Allocating Liability: Regulatory
uncertainties are only part of the problem.
American Banker - January 21, 1997; Pg. 8A; Vol. 162, No. 13
DOCUMENT TYPE: Journal LANGUAGE: English RECORD TYPE: Fulltext
WORD COUNT: 1,346

BYLINE:

By THOMAS P. VARTANIAN

TEXT:

...think they are communicating
with in cyberspace is indeed that party, and that their communications
cannot be altered or stolen.

Failures in the systems, processing, **identification**, or
certification of electronic data will undercut public confidence and may
even cause new types of financial losses.

Though such failures may result simply from...

...event, the development of electronic commerce will broaden
the possibilities for which financial responsibility must be determined and
allocated.

Until now, many have viewed the **Internet** as a marketing tool,
perhaps not fully appreciating that transmissions over the **Internet**
may
create new bases for and jurisdictions of liability. If a bank does
business on the **Internet** and does not attempt to limit where it is
marketing its products and services, it may by definition be doing business
worldwide.

Cyberspace commerce will...

...intentional
tampering with computer systems and communications, scholars,
practitioners, and legislators are only now beginning to evaluate the rules
of culpability and responsibility for unintentional **network**-security
failures that cause **financial** losses. Digital-signature statutes are
an
example of the types of laws that may further both the interests of
electronic commerce and distribution of responsibility...

...was made."

In short, a digital signature is the "scrambling" formula that both
encodes and personalizes digital communications.

To be more effective than the current **Internet** system where
identities and messages can be falsified, a digital signature requires a
trusted third party or certification authority that can link a party to...

...each of the laws enacted so far is different, and the differences raises
issues regarding the uniform application of state and indeed international
rules of **Internet** commerce.

Beyond digital signatures, Georgia's so-called **Internet** Police
Law,
which took effect July 1, demonstrates the issues that will be raised by
the patchwork of state **Internet** laws. While seeking to protect trade
names,
trademarks, and copyrighted materials, Georgia's law may also prohibit the
use of any domain name or E-mail address that does not include the precise

name of the mailbox owner, and outlaw the common practice of hype-linking **Web** pages.

Banks should evaluate and participate in the development of cyberspace law. They should particularly monitor factors that will bear upon their liability - questions of...

...jurisdiction is preeminent. Liability cannot be determined without knowing what state's laws apply, or what country's. To the extent banks have viewed the **Internet** simply as a marketing vehicle, they should revisit their past decisions and assess what state, local, and international jurisdictions they may have "inadvertently" subjected themselves to.

Minnesota, for example, has been active in asserting jurisdiction over communications on the **Internet** retrievable in the state. The attorney general even posts a warning on the state government **Web** site, and has brought several cases. These are mainly in the areas of pornography, gambling, and trademark infringement, but the standards of jurisdiction being developed...

...cases brought by zealous prosecutors.

Managements must be able to decipher the standards of conduct that will apply to their actions regarding safeguarding of a **bank's systems, servers,** and customers.

Numerous private and public bodies are establishing or considering the publication of such standards. The Office of Management and Budget, for one, has...electronic money products.

Similarly the Fed, in its May order approving Cardinal Bancshares' acquisition of Five Paces Inc. (the software venture that developed the first **Internet** bank) and its December order approving several bank holding companies' investments in the Integrion home banking venture, noted that it had taken into account the measures taken by the companies involved to assure the security of **account data** and other financial information electronically **transmitted**.

In traditional commercial and financial transactions, risk allocation rules are generally well understood. In cyberspace, where such rules may not exist or may differ from...

...regulations by legislatures and regulators.

The effects of foreign states' or governments' electronic data interchange laws, rules, and regulations.

The evolution of security standards and "**Internet** etiquette."

The promulgation of best practices regarding employee conduct, use of customer data, and the prevention, detection, and containment of computer attacks.

The standards of...

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00388686 59694309 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Delivery channels: What's the optimal mix?

Lamb, Ellen Clair

Community Banker, v9, n9, p24-29, Sep 2000 DOCUMENT TYPE: Periodical;

Feature LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 2,093

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT: While it is clear that bankers understand the need to move beyond brick and mortar, community banks have not moved to the **Internet** as quickly as customer demand might have predicted. For community banks, finding the right balance of delivery systems will probably not be much different for...

TEXT:

The branch is dead-or so we thought. What's the optimal mix of delivery channels among branches, ATMs, telephone call centers, the **Internet** and other means for serving a community bank's customers?

... it would be.

Lively Corpses

As it turns out, the bankers knew what they were doing. Only nine depository institutions now exist solely on the **Internet**, without branches. The recent closing of Citibank's **Internet**-only venture, Citi f/i, and the struggles of Bank One's WingspanBank.com suggest strongly that customers aren't yet willing to give up...

...a long time for the ATM to gain acceptance," Sposito notes. "But now it's something that consumers expect. I think that will happen with **Internet** banking."

Community bankers agree. The most recent Grant Thornton Survey of Community Bank Executives found that approximately two-thirds (67 percent) of bankers believe that "substantially more" customers will want the option of accessing their accounts through the **Internet**. It's only to be expected, as consumers use the **Internet** for a broadening spectrum of other transactions. More than half of the CEOs Grant Thornton surveyed reported that they themselves had made an online purchase, and 14 percent said they had even traded securities online.

chart 1

chart 2

Driving this move to **Internet** banking is not only the fact that consumers generally want and expect these services, but it's also a matter of which consumers want and expect these services.

"Typically those [**Internet**] customers are the more lucrative customers," Sposito says. "They tend to be the customers with higher balances... the ones the bank wants to protect and retain."

He points to his own **Internet** banking experience as an example. "I'm addicted," he says, noting that younger consumers will be even more likely to make extensive use of **Internet** banking services; as the population ages, **Internet** services will be even more important for banks that want to attract the new generation of customers.

He adds, "Commercial clients are even more interested in **Internet** services" than consumers are, as businesses move more of their operations online.

Keeping Up With Demand

While it's clear that bankers understand the need to move beyond brick and mortar, community banks have not moved to the **Internet** as quickly as customer demand might have predicted.

The Grant Thornton survey found that, while two-thirds of bankers recognized customer demand for **Internet** banking services, only 58 percent of bankers agreed that most banks will offer home banking via the **Internet** within the next three years.

A recent study by the Office of the Comptroller of the Currency produced even more startling findings, predicting that only 45 percent of all national banks would offer **Internet** banking by the end of 2001. These banks, however, would account for 93 percent of the small deposit accounts (i.e., below \$100,000) in national banks. In other words, **Internet** banking will be a service offered primarily by the largest banks. The OCC study found that only about 7 percent of national banks with assets of \$100 million or less currently offer **Internet** banking, and it reported that almost half of national banks have no plans to offer **Internet** banking.

This baffles bankers like Sposito, whose Bankers' Bank Northeast recently held a seminar on **Internet** banking for its client institutions. "We've seen very small banks get into **Internet** banking and be successful," he says. "Community banks, unlike the bigger banks, can get into **Internet** banking relatively inexpensively"

Industry consultant James R. Wells, who advises banks on effective use of technology, gets noticeably frustrated when discussing this topic. "Community banks...

...he says. "If a bank accurately surveys its market and finds no one using PCs, there's probably little reason to expend valuable resources launching **Internet** banking. If, however, a local school, library, or retirement home begins offering computer classes everything changes."

Developing an Online Service Menu

Many, if not most...

...Gantz Wiley Research found that the services customers are most interested in are checking account balances, transferring funds between accounts and paying bills over the **Internet**.

The OCC study defines these as "basic" **Internet** banking services and identifies several other "premium" **Internet** banking services: credit applications, new account set-up, cash management, brokerage, trust services and insurance sales.

The Grant Thornton survey indicates that a striking percentage of community banks have no plans to offer even basic **Internet** banking services by the end of this year (Table 3). While a slight majority of community banks do plan to offer **account balance** and **fund transfer** services over the **Internet**, fewer than half plan to establish bill payment services, and just over a third will accept credit applications via the **Internet**.

The reasons for community banks' hesitation to move into **Internet** delivery channels are unclear. The Grant Thornton survey suggests that community banks' technology resources may have been diverted to prepare for the year 2000 until the end of last year. The OCC study speculates that the start-up costs involved in launching **Internet** banking services may discourage smaller institutions, and in fact notes that de novo banks with extensive **Internet** banking services have not been as profitable as new banks without **Internet** banking services, perhaps because of the initial investment required.

California banker Jim Ryan says that it's taken a while for his institution to find the right **Internet** providers, an experience other community banks may have shared. While the Bank of Walnut Creek has made launching a transactional **Web** site a priority, "You've got to be so careful," in selecting the appropriate vendor or partner, Ryan says. "The convenience [of **Internet** banking] is wonderful, and our customers are demanding it. We just haven't found the system that works for us yet."

Striking the Right Balance...

...use, convenience, portability, customization and simplicity—a lifestyle product. Nonbanks...are already doing this.

"The issue," Wells concludes, "is not what to shift to the **Internet**, or to telephones, ATMs or wireless devices—it's how to provide customer access to everything, everywhere, every way, all the time, consistently and conveniently."

It's an **Internet** Bank, with Branches

The Canadian Imperial Bank of Commerce (CIBC) may have solved the problem of how to operate a virtual bank while still offering...

...Financial Supermarkets Inc., as its U.S. agent, the \$267 billion CIBC struck a partnership with Winn-Dixie supermarkets last June to offer banking services through **Internet** pavilions in stores throughout the Southeast. In June of this year, CIBC announced an agreement to offer similar banking services through pavilions in Safeway stores nationwide.

CIBC operates these **Internet** pavilions not under its own brand name, but under the stores' names. In Winn-Dixies, they're called Marketplace Banks; in Safeways, they'll be called Select Banks. The "virtual branches" feature **Internet** banking kiosks, automated teller machines and onsite customer service representatives who can walk customers through the process of opening an account.

The pavilions offer customers free checking accounts and telephone banking services, free onsite ATMs, **Internet** bill payment services, competitive savings rates and online mortgage application services. To open an account, customers need only to present two forms of **identification**.

CIBC currently operates more than 40 of these pavilions in Winn-Dixies across Florida and hopes to increase that number to 250 within the state recently told American Banker that, once the entire **network** is up and running, the **bank's** goal is to add 3,500–4,000 new customers per week, per state.

"Banking is no longer about bringing the customer to the...

...electronic banking, when announcing the partnership with Winn-Dixie. It remains to be seen whether the bank can persuade customers to pick up a few **Internet** banking services along with that quart of milk.

more

BANKERS BANK NORTHEAST www.bankersbanknortheast.com

BANK OF WALNUT CREEK www.bowc.com

CANADIAN IMPERIAL BANK...

14/3,K/5 (Item 2 from file: 268)
DIALOG(R)File 268:Banking Info Source
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00386918 57578151 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Screen-scraping may pose liability threat

Keehan, Timothy E

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TEXT:

... maintain and grow its customer base. In order to further solidify and cultivate your valued relationships, you recently began offering online banking and other attractive **Internet** options, such as online brokerage and electronic bill payment. Now your customers can conveniently log in via **password** and access their entire financial relationship with you online.

Or others can do it for them - and place your customer's banking information on their **Web** site without your knowledge and consent.

This recently established and controversial practice, known as information aggregation or "screen-scraping," is the latest skirmish in the

...
...card transactions, insurance, mortgages, investments, and even mileage awards - in one place. Screen-scraping involves the information aggregator's extraction of customer information from the **Web** sites of banks and other companies in order to consolidate and reformat this information for the customer on the aggregator's **Web** site. In order to accomplish this, information aggregators obtain a person's **identification** code and/or **password** to accounts held elsewhere and consent to access that account information on the person's behalf. So without notice to the bank, a screenscraper may log in to a bank's customer account information and place the information on its own **Web** site, thus obviating the need for the customer to visit the bank's **Web** site to **obtain** account balances and other **account information**.

Bank Responses to Screen-Scraping

Banks are upset and ambivalent about this practice. That other companies can freely lift information the bank has labored to...

...thus pose a formidable challenge for the online financial institution. After having gathered an individual's complete financial information, including accounts) from a bank's **Web** site, the screen-scraper is well-positioned to offer the individual investment advisory services, financial planning, and investment products offered by the screen-scraper or an affiliated company. The attraction of logging in to a single **Web** site to find your entire financial and investment portfolio at a glance is compelling. If others successfully leverage this new **Web** product, the role of banks as online financial intermediaries might well be reduced to mere holding pens for their customers' money.

Banks have responded in...

...Union subsequently dropped its lawsuit, but it is not clear whether screen-scraping is per se illegal, particularly if the information aggregator has received the **password** and consent to act on behalf of the customer in accessing bank account information. (Despite the broadly defined liability provisions of the Computer Fraud and...

...information of a consumer's account belongs to the consumer, not the bank.) Another tactic is to constantly change the format of the bank's

Web site or to place within the site superfluous or "junk" characters
- similar to placing jokers in the deck - in order to make it difficult and
...

...and other accounts (e.g., bill payment and presentment) as these are also moved online. Despite the intuitive concerns raised by giving out one's **password** to a Webbased company, consumers nonetheless are permitting companies to use their passwords to access and "scrape" bank account information off bank Web sites, often without the banks' advance knowledge or consent. Such activity raises liability concerns.

Contracted Liability for Failure To Protect Financial Information
A bank may...

...will exercise its best efforts to protect customer information from third parties. Although a bank cannot prevent a customer from giving out his or her **password**, this nevertheless could lead to problems if the information aggregator misuses the customer **password** (e.g., aggregator reformats the customer's account information while on the bank's Web site) or if disputes arise between holders of a joint account (e.g., a wife demands that the bank stop the information aggregator which had been given access to the joint account by the husband - from pulling the couple's financial information off the bank's Web site).

Liability for Failure To Protect Customer's Privacy

A bank may be held liable for failing to protect the customer's privacy by allowing, for example, the information aggregator to pull information off the bank's Web site that goes beyond the scope of permissible customer information that the aggregator was authorized to collect, particularly if the bank has represented to the...

...will apply if they are more strict than the federal standard.

Fiduciary Liability

In contrast to deposit accounts and loan data, a screen-scraper's obtaining of fiduciary account information may further subject a bank trustee to one or more breaches of its fiduciary duties to trust customers.

Duty of Loyalty. A trustee has a...

...trust customer is permitted to let an information aggregator access trust account information held at the bank, which is then stored on the aggregator's **server** and initiate transactions at the bank's Web site on behalf of the customer, particularly if this is done without the customer's knowledge.

Duty To Preserve Trust Property. A trustee is under...

...required to take such precautions as necessary to prevent unauthorized access to accounts that the bank is holding in trust.

Regulatory Liability for Breach of Bank's Security Systems

Information aggregators also may pose a regulatory liability risk to the bank, particularly if bank examiners find that screen scrapers are continually lifting information off a bank's Web site without the bank's knowledge and the bank is not proactively doing the following:

taking steps to monitor this practice on its Web site;

determining the impact of screen-scraping on its security systems and auditing controls and procedures; and

informing customers of this practice and its implications...

...trustee, and (v) college savings account established for the benefit of a child. The bank further allows the customer, through a single log-in and **password**, to conveniently access all this account information at one site. A hypothetical **Internet** company, "InfoAggregator.com" (InfoAg), offers the bank's customer the ability to view online all of his or her financial information in one place on the aggregator's **Web** site. The customer signs up and agrees to allow InfoAg to access deposit, loan, credit card, and other information on the bank's **Web** site by providing log-in and **password** information.

Unfortunately for the bank, InfoAg does not inform the bank of its screen-scraping practices and repeatedly lifts customer information off the bank's **Web** site, including the inadvertent lifting of information from the customer's trust accounts. InfoAg then shares this customer information with its affiliates and third parties...

...creditors. To make matters worse, InfoAg's less-than-bulletproof systems are hacked into, leading to the discovery of the customer's log-in and **password** information. The hacker gains access to the customer's deposit, loan, and trust accounts and other financial information. If the accounts are transactional accounts, the...security to protect the trust accounts from inadvertent access from InfoAg and intrusion from hackers, claiming that the bank should have known that a single **password** to access online accounts might compromise the security of the customer's trust accounts.

Because **multiple** customer **accounts** are potentially affected, the bank also faces the grim prospect of a class action lawsuit. The bank also may receive inquiries from its primary regulator...

...Addressing Potential Liability Concerns

Aside from this customer relations nightmare, scenarios like this might lead a bank to conclude that offering banking services over the **Internet** simply exposes the bank to too much potential liability. Given the fierce competition for **Internet** customers, however, banks are understandably loathe to refuse customers' demand for online access to the full range of accounts and transactional information. (Many of these...

...of screen-scraping practices and their implications. Tell customers to carefully read and understand an information aggregator's terms and conditions prior to releasing their **password** information. In the case of trust accounts, where the trust instrument or governing law does not allow trust records to be disseminated, the bank will need to inform the beneficiary that the log-in and **password** may not be used by anyone else.

(3) Have disclaimer for customer release of **password** information.

Make sure the language in the account agreement provides protection for the bank if account records are released or accessible to an information aggregator at the request of the customer (e.g., a disclaimer and release from liability).

(4) Address screen-scraping on the bank's **Web** site.

The bank likewise should specifically identify and describe the practice of screen-scraping on its **Web** site, perhaps as part of its online user agreement or as a separate link. Include the fact that customers may compromise the security of accounts if they give away their **password** information to a third party because the bank may be unable to verify the user of the **password** information.

(5) Provide separate online access for trust accounts.

Trust account information should not be available together with other personal financial information - the bank should provide a separate log-in and/or **password** to the customer in order to access such information. A customer granting an information aggregator access to its deposit accounts may still want trust accounts...

...2 page 34) in its privacy policy and procedures and inform customers that their privacy may be compromised if they reveal their log-in and **password** information to information aggregators or other parties.

(7) Work with information aggregators while monitoring screen-scraping activity.

Because of the growing popularity of services offered by aggregated **Web** sites, screen-scraping is likely here to stay. VA-tile cautioning customers of the potential risks of screen-scraping, a bank should monitor its **Web** site for screen-scraping activity and should identify and track aggregation activity at its **Web** site. The bank should have information aggregators sign an agreement with the bank stating that the aggregator has adequately addressed privacy and security concerns, which should include the following:

- protecting customers' log-in, **password**, and other authentication information;

- limiting an aggregator's activity at the bank's **Web** site to inquiries on behalf of its customers (i.e., the aggregator may not initiate any transactions on the customer's behalf);

- consolidating account information...

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Web aggregators: Pros & cons for banks

Kiesnoski, Kenneth; Marlin, Steven

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Web aggregators: Pros & cons for banks

ABSTRACT: Banks battling for cyberspace market share amid financial services convergence are encountering a challenge and an opportunity with **Web** aggregators, firms that specialize in collecting and presenting account information online. These emerging providers aim to offer consumers a holy grail of **Internet** personal finance: one-stop, one-**password** access to accounts from different financial institutions. Such convenience holds strong appeal for consumers, many of whom are overburdened with multiple log-on **IDs** and oft-forgotten passwords for myriad financial **Web** sites. Consequently, banks need to incorporate that functionality to secure their brands, industry observers say. Otherwise, institutions large and small - lacking legal protections for consumer...

TEXT:

Banks battling for cyberspace market share amid financial services

convergence are encountering a challenge and an opportunity with **Web** aggregators, firms that specialize in collecting and presenting account information online.

These emerging providers aim to offer consumers a holy grail of **Internet** personal finance: one-stop, one-**password** access to accounts from different financial institutions. Such convenience holds strong appeal for consumers, many of whom are overburdened with multiple log-on **IDs** and oft-forgotten passwords for myriad financial **Web** sites. Consequently, banks need to incorporate that functionality to secure their brands, industry observers say. Otherwise, institutions large and small - lacking legal protections from consumer...

...that don't do it will be left in the dust."

And banks are getting the chance to steer this space. Instead of cultivating independent **Web** sites, aggregators increasingly are seeking clients for their technology. That positions banks as natural users, given their longstanding reputation of trust with customers.

"Some aggregators intend to license their technology to banks, who will have this as another tool on their **Web** sites," said Jeff Irby, a New York-based partner of KPMG Financial Services Consulting. "Banks should license this and make it a part of their offerings, like bill payment. It makes perfect sense."

The question is, can banks build an aggregation foothold before competitors - including brokerages, mutual funds, insurers and **Web** portals like America Online and Yahoo! - snap up all the screen share? Analysts say yes. "Banks have this to lose," Forrester's Newcomb said. "They..."

...most popular place to aggregate because this is considered a financial [activity]."

WHAT'S AN AGGREGATOR?

Aggregators burst onto the scene only recently, as the **Web** economy has tightened its grip on consumers. These providers gather information, or devise solutions that do so, from the **Web** sites of various financial institutions, pooling it at one URL so **multiple accounts** can be accessed with a single **password**. Aggregators like Yodlee.com, Sunnyvale, Calif., and the My Accounts by Quicken service of Intuit, Mountain View, Calif., collect and present bank, brokerage and credit...

...like frequent flier miles, news feeds and e-mail.

Data is gleaned primarily via a practice called "screen scraping," in which aggregators use consumer-supplied **IDs** and passwords to log on and copy information from the **Web** sites of banks and other companies. Aggregators also can collect information through direct feeds under an agreement with a bank. Though less common, that method...

...level of functionality;" said Gregg Freishtat, chief executive officer at VerticalOne, an aggregation technology vendor acquired late last year by SI Corp., an Atlanta-based **Web** banking provider.

Richard Bell, senior research analyst at TowerGroup, Needham, Mass., agreed that aggregation will become more cooperative. "Screen scraping is a transient phenomenon. The..."

...display balance information, as long as that customer is routed back its way for any transactional flow."

Yodlee.com and other aggregators censor their own **Web** sites and those sites leveraging their technologies, limiting bank-sourced information to balance data and transactional histories. "We actually drive traffic [to banks] because we...

...will be pushed into, Forrester's Newcomb noted. "Leaders in the aggregation field were initially trying to do this on their own with direct consumer **Web** sites and soon found that, although they could attract some consumers who were willing to experiment, both were ready to align themselves more in terms...

...pay, financial planning and shopping has risen, so has the opportunity for aggregators.

Since its mid-1998 inception, VerticalOne has targeted its technology at established **Web** destinations, such as Go Networks, iVillage.com, TheStreet.com and Bell South. "These are all assigned distribution partners who are promoting the service under their own names, " Freishtat said. "That is the way we are approaching the financial institutions as well."

At presstime, VerticalOne had an agreement with one **bank**: Security First **Network Bank**, an Atlantabased cyberbank owned by Royal Bank of Canada. But Freishtat added that VerticalOne is continuing talks with "a number of the largest banks in management **Web** portal owned and operated by Fleet Boston Corp. "In terms of direct financial institution relationships, all I can tell you is stay tuned," Singh said.

With OneSource, Beaverton, Ore.-based Corillian plans to build a **network** of affiliated **financial** institutions sharing account data for presentation on **Web** sites, using the Open Financial Exchange (OFX) messaging specification developed by Intuit, CheckFree and Microsoft. The company now employs what it described as "proprietary methods- - namely, screen scraping -to **obtain account information** from institutions not yet OFX-enabled, converting data to OFX for access by other OneSource members.

Initially offering account balance and statement information on OneSource...

...Si's VerticalOne technology, allows consumers to get an "up-to-date snapshot" of information from accounts at more than 100 financial institutions.

OnMoney's **Web** site launched in February. The company - which has alliances with E-Loan, H&R Block, InsWeb, AIG, iOwn.com - is led by CEO Vince Passione...

...consumers, promoting savvy in online financial services by serving as a one-stop access point for accounts, transactions and financial content, according to Passione.

"The **Web** needs to be a very broad, unbiased, multiinstitutional channel to market financial products," he said in a panel at the BAI Retail Delivery Conference in Miami Beach, Fla.

To that end, OnMoney.com acts as an enabler "We're not in the **Internet** banking or **Internet** brokerage business, but we facilitate it for our clients," Passione explained. "We allow our clients to collect all their financial information in a single location."

BANK-AGGREGATOR RELATIONSHIP

So far, most banks haven't decided how to address aggregators, experts say. The benefits of increased **Web** traffic and cyberspace brand presence are being clouded by questions about security, information rights,

customer privacy and brand prominence, among other issues.

"Word on the...

...addresses the role of aggregators or more institutions hammer out agreements with them, banks have no way of controlling who is gleaning information from their **Web** sites or what's being done with it, according to observers. In early March, First Union, Charlotte, N.C., withdrew a lawsuit against Secure Commerce Services, a Princeton, N.J.-based e-commerce provider that operates Paytrust, which supplies an **Internet** billing service called SmartBalance. In the suit, First Union claimed that SmartBalance undercut the security of its online customers' financial data and infringed on the...

...such concerns, VerticalOne reported that it takes an aggressive approach to security. It employs its SDMASM technology on the consumer end and leverages solutions from **Internet** Security Systems (ISS), a supplier of network security assessment and monitoring software. VerticalOne also uses SSL encryption for all transmissions of consumer data and Oracle... puts more faith in the marketplace. "The out-of-box thinking that the financial services industry has to come to terms with is that the **Internet** is about free flow of information," he said.

That also includes some give and take on branding. Although some banks aren't opposed to becoming...

...others may be reluctant to let consumers conduct even the simplest online banking functions, such as balance inquiries, through any place other than their own **Web** sites. But analysts don't put much stock in those fears. "From an institution's point of view, if customers want to view their bank...

...s really up to them," Tower's Bell said.

A \$50 million cle novo institution, National InterBank sees co-branding and aggregation - particularly on hightraffic **Web** portals - as an opportunity. "Can you imagine an AOL finance center or AOL bank powered by National InterBank?" Waterfield said. "We hope to have the...

...Tensions

First Union's lawsuit against e-commerce vendor Secure Commerce Services, withdrawn in early March, reflects some of the legal tensions between banks and **Web** aggregators - especially regarding "screen scraping," a practice in which customer account data is gathered from a bank **Web** site without the bank's permission.

In the suit, Charlotte, N.C.-based First Union charged Secure Commerce Services, Princeton, N.J., with threatening the...

...practice of **retrieving** online **account data** without the bank's permission constituted a breach of the Computer Fraud and Abuse Act, a federal statute prohibiting unauthorized access of financial data. First Union also claimed that Paytrust's **Web** site falsely implied an affiliation between Paytrust and the bank.

In dropping the suit, First Union voiced its support of the service that aggregators provide...

...executive vice president and chief e-commerce officer at First Union.

"We are interested in having a meaningful and substantive dialogue with people in [the **Web** aggregation] business to establish a means of

doing it safety, soundly and securely," Carroll added.

Industry observers say the suit is a sign that banks are serious about cracking down on what some believe is poaching of account data from their **Web** sites. It also puts teeth into the banking industry's policy of protecting the nation's **financial system** against cyberattacks and safeguarding the privacy of information.

Last year, the financial services sector formed the Information Sharing and Analysis Center (ISAC), a data repos...software to help banks gauge the impact of privacy Initiatives, such as P3P.

But banks also see account aggregation as a way to make their **Web** offerings into robust **Internet** destinations. A number of financial aggregators - which also offer services like bill payment and financial advice - have been launched over the past year, including Paytrust, SIs VerticalOne, Amertrade's OnMoney.com and Intuit's My Accounts by Quicken. High-traffic **Web** portals also view such services as key to attracting new consumers.

The First Union suit focused on a Paytrust service called SmartBalance, introduced late last...

...view checking account balances and a list of cleared check transactions on their bill-pay screen. Paytrust obtains the data from the customer's bank **Web** site. Customers grant Paytrust explicit permission to use their **ID** and **password** to access their account information, the company reported.

Paytrust contended that the **account information** it **retrieves** from a banks **Web** site belongs to the customer. 'The fundamental question is, is it the consumers data, or does the bank own your transaction information?' said Ed McLaughlin...

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Community banks go online
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ABSTRACT: **Internet** banking is the trend of tomorrow for financial institutions large and small. However, while the mega, multi-state banks are already enjoying the productive fruits...

...of convenient and more affordable technology has put online banking within the reach of even the smallest community bank. These new solutions include dynamic remote **web** software systems, **Internet** **host** interfaces, and highly-specialized online **banking** support services. By understanding the trends and technologies that are driving the move toward **Internet** banking, community banks can position themselves to take full advantage of this crucial development.

TEXT:

Simpler and more affordable technology brings **Internet** banking to smaller institutions

For a closer look at the future of community banking, take an online look at the **World Wide Web**.

Internet banking is the trend of tomorrow for financial institutions large and small. However, while the mega, multi-state banks are already enjoying the productive fruits...

...of convenient and more affordable technology has put online banking within the reach of even the smallest community bank.

These new solutions include dynamic remote **web** software systems, **Internet** host interfaces, and highly-specialized online banking support services. By understanding the trends and technologies that are driving the move toward **Internet** banking, community banks can position themselves to take full advantage of this crucial development.

Online trends

The **Internet** revolution is coming to a community bank near you.

The use of personal computers continues to grow, with more than half of U.S. consumers having access to a home computer. Industry statistics show that by mid 1998, almost 80 million consumers in the United States and Canada had **Internet** access. By the year 2002, some 320 million people around the world are expected to use the **Internet** on a regular basis, and many say that growth will continue as users in smaller communities and developing nations acquire **Internet**-capable technologies.

Internet banking itself has been a long time coming.

The first PC banking systems were developed in the 1980s, and Microsoft launched the first home **banking network** in 1994. By 1996, some one million U.S. households banked via the **Internet**, a number that grew to more than 4.2 million by the end of 1997. Industry observers predict that online banking will continue to grow...

...interstate banks, the question is not if they will offer online services, but when.

Community challenges

While community banks can certainly derive significant advantages from **Internet** banking, e-commerce also poses unique challenges for the smaller institution.

Depending on their location and demographics, local banks may need to work a bit...

...banks in particular, when compared to banks in metropolitan regions, may serve customers who are less technical and who have not invested as heavily in **Internet**-ready technology. Some older customers may be less receptive to the newness of **Internet** banking. However, as consumers in smaller communities catch up to their big city counterparts in terms of PC usage and **Internet** access, community banks with online capabilities will come out ahead.

By their very nature, smaller banks often do not have and cannot afford the technical infrastructure maintained by their larger competitors. Few local banks, for example, have the resources to build or maintain their own **web**-enabled data center. For this reason, most community banks rely on external specialists for technical design and expertise and may lease their infrastructure from independent suppliers.

The same limitations often apply to the personnel needed to design and troubleshoot e-**banking systems**. Some community banks, like small businesses in many other industries, simply cannot afford to hire

their own information technology staffs. Some now turn to independent...

...and buy both hardware and software on a pay-asyou-go basis.

Banks should realize that no immediate cost savings will be gained by implementing **Internet** banking because they are adding a delivery channel to their existing cost structure. For example, ATMs have not generally yielded cost savings for banks, but...

...most industry observers agree that online banking also holds great promise for small and rural bankers. As banks and customers gain knowledge and comfort with **Internet** technologies, the opportunities will only increase. One industry report on cyber banking identifies three stages of online development for community banks. They are:

Fundamentals. Most very basic commercial **web** sites offer information on various products and services, sometimes called "brochure ware." These sites, typically 10 pages or less in size, often offer little more...

...updated information on products and rates, special offers or job postings. Dynamic sites can also offer email capabilities, calculators and links to non-competitive community **Internet** sites.

Intelligent E-Banking. To maximize services and productivity, community banks are now moving beyond the basics to interactive online banking. Intelligent e-banking allows customers to access **account information, transfer** funds or even apply for loans or other services—all through a webenabled desktop or laptop computer.

Features commonly found on interactive sites include dynamic...

...insurance analysis, real-time services, customer and community forums and suggestion boxes. Forward-thinking bankers include a range of specialized small business information on their **web** site, including commercial products and services, business news and ...to support local commerce, civic activities and community events.

Online basics

Of course, those higher-level features require the use of leading-edge software and **web** server technologies. But the simple fact is, few community banks have the internal resources needed to design, launch, and operate an online banking **web** site.

That's why most call on experienced specialists to provide technical input and support. By contracting with third-party providers and by utilizing today...

...end or operational expenses.

Once a bank makes the decision to go online, it must then consider a number of design and technical issues.

Banking **web** sites should be designed with easy navigation capabilities, while avoiding the hype or over-commercialization that can alienate small town banking customers. Sites can be customized with animated graphics, bank logos, and **Internet** links that make the site fun and informative. Community banking specialists, however, caution against over-animating a site and recommend a design that is in keeping with the bank's overall public image.

Many banks include banking-related information such as stock quotes, investment summaries or online brokerages on their **web** sites. Others include a range of helpful non-financial information, such as news and weather, sports, and entertainment, or links to various community **web**

sites.

One of the first issues a bank must face when considering online services is the selection of an **Internet** Protocol (IP) address and Domain Name System (DNS) Server. In the **Internet** world, each **web** server computer has a unique IP address, and consumers use easy-to-remember domain names to find most commonly used **web** sites. The nowfamiliar com domain serves most commercial businesses on the **Internet**.

A number of options are now available for **web** site hosting. Some banks run their online operations on a computer server located at their own offices, while others call on highly specialized data centers...

...a good outsourcing provider will also offer the ability to quickly and efficiently increase processing power, hard drive data storage, and bandwidth access to the **World Wide Web**. This flexibility, called scalability in the IT world, can be vitally important as customers flock to online community banking.

Security can be a major concern...
...growing range of very sophisticated security tools designed to protect the privacy and integrity of customer transactions and information. Those measures include hardware, software and **password** security, as well as physical access control at the **web**-enabled data center. Fully-capable online providers offer advanced techniques including triple-layered data encryption, restrictive routing measures, **password** authentication using digital **identification**, firewall protection at both the router and **web** server locations, and Secure Socket Layer (SSL) protocols.

These and other measures can be deployed to prevent unauthorized access to internal customer information. When deployed...

...safe, secure online banking experience.

By carefully planning the online experience, community banks can add value to their relationships with both retail and commercial customers.

Internet banking retail services can include the ability to check account balances, transaction histories and other account information online, across checking, savings, loan and other types of accounts. When properly configured, an online banking service allows customers to sort and search by account, check number or transaction type, and to **download account information** to today's most popular Personal Finance Management software systems or even Microsoft Excel spreadsheets and other common PC software applications. **Internet** banking customers can also pay bills, transfer funds and make loan payments online, as well as reorder checks, submit stop payment requests, and apply for loans, credit cards and other **bank** services from any webenabled **computer**. Customers can have the **bank** automatically send an e-mail alert to them, based on account balances or significant transactions.

Community banks can also set up their **web** sites to allow customers to email bank personnel, see bank rates and product information, or get directions to the bank or ATM locations.

In addition to those retail services, **Internet** banking allows financial institutions to offer a number of specialized services to their commercial customers. Those can include cash management features such as secure online wire transfers, ACH debits and credits, and electronic payments of federal taxes. Today's most advanced **Internet** banking solutions also provide a wide range of powerful auditing, reporting and administrative features.

Marketing considerations

Bringing customers to an online bank presents a number of unique challenges to the community banker. Consumers who are less familiar with **Internet** technology, or who harbor concerns over online privacy and security, need both encouragement and reassurance from their **Internet** banker.

To bring new customers to the site, banks should create incentives and advertise the site in traditional media such as local papers and community newsletters. Banks should include their **web** site address in bank statements and on billboards or other regular advertising. They should issue a press announcement when they first establish the **web** site, or when they add significant new online capabilities. Table-top announcements or other signage can also be used to build awareness of a bank...

...e-commerce services.

If the bank maintains cooperative relations with the Chamber of Commerce or other non-competitive businesses-and those organizations have their own **web** sites- the bank can include online links to those allies and in exchange, those organizations can provide links to the bank's **web** site. By listing its site with specialized **Internet** search engines, community banks can dramatically increase traffic to their online venture.

Experts say bankers should be careful not to over-animate or clutter an online banking **web** site with too much advertising. Keep it businesslike and friendly. Take care not to over-personalize the online experience, because this may give users the false impression that this personal financial information is available to anyone on the **Internet**. Particularly when first introducing online banking to its customers, banks should emphasize the privacy and security features it has deployed to protect its customers' financial information.

Clear advantages

As established online banks have discovered, **Internet** banking can deliver significant benefits to the financial institution, its customers and the surrounding community. For smaller banks, online banking can help keep the "community..."

...Most banks now recognize that to remain competitive in the emerging e-business economy, they must establish a successful online presence. A secure, fully-featured **web** site allows a bank to increase both revenue and customer loyalty.

And of course, e-commerce has already proven to be a big hit with...

...range of news, financial information, and bank-specific messages. Specialized software allows customers to automatically reconcile their accounts, notify the bank of any errors, and **download account information** to or from popular Personal **Financial** Management (PFM) software **systems**. They can also use **bank** or packaged software to manage their budgets, track expenses, and submit and record tax payments.

PC-savvy customers now use **Internet** access to apply for loans, initiate funds transfers, and review the bank's rates and product information. Many also communicate with their personal or commercial banking representative via e-mail connections at the bank's **Web** site.

Many local banks have leveraged the power of their **Internet** sites to create a popular online forum for their communities. A bank's site can be designed to provide **Internet** links directly to **web** sites operated by Chambers of Commerce, farm bureaus, schools, civic

organizations, or local governments. These and other features can be used to support and publicize local activities, festivals or other events.

Internet banking is here to stay. Larger financial institutions have used e-banking to boost revenues and improve their customer services. By correctly deploying and marketing online services, banks in smaller communities can now also enjoy the benefits of the **Internet** revolution.

INTERACTIVE INDEX OF ADVERTISERS

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by Clay Hamlet, President, Regency Systems, Inc. Tel. (972) 934-3066 and Mike Strube, **Internet** Strategist, Akili Corp.

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Banks launch virtual call centers
Hallenborg, John
Bank Technology News, v13, n2, p37,43, Feb 2000 DOCUMENT TYPE: Periodical
; News LANGUAGE: English RECORD TYPE: Fulltext
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(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT: As banks move toward intelligent systems, which often give rise to some of the most creative and advanced **bank** technologies, **computer** telephony integration and middleware distinguish the IT work environment. Cross-selling opportunities and maximizing CRM has become the province of year 2000 call centers. For...

TEXT:

As banks move toward intelligent systems, which often give rise to some of the most creative and advanced **bank** technologies, **computer** telephony integration (CTI) and middleware distinguish the IT work environment. Cross-selling opportunities and maximizing CRM has become the province of year 2000 call centers...

...Remarkably, virtual channels are not costly, certainly not from a cost-to-acquire a customer basis. Moreover, early adopters are easily persuaded to transition to the **Internet** channel as, realistically, there is little reason to bank any other way.

The ideal customer model is shaping up as someone who banks online (including...

...What's ahead

So what is on the horizon in the call center domain, this year and over the three years to come? Updates to **Internet** banking are sure to come, along with video banking, voiceactivated telephone banking, screen phones, kiosk banking, and merchant coin/currency dispensers. Savvy software developers in...

...domain have much to consider as they look forward to streamlining and coordinating data from so many disparate channels.

Damon Pointer is a manager at **systems** integrator Broadway & Seymour Group, with **financial** service offices in Charlotte, NC. Pointer sees the biggest change in the current call-center market as the emerging reality that "midsize call centers can...

...Connectivity to mini data-marts adds to a flexibility that should promote rapid transitions of midsize call centers toward full channel integration just as the **Internet** channel is dovetailed into smaller operations.

For example, phone banking promises not only traditional banking information, but also bill-pay services via a direct connection...

...college or retirement savings plan.

With video banking, customers interact in real-time through a TV screen and a direct-line phone-opening new accounts, **retrieving account data**, and completing loan applications, among other functions. In some cases, customers scan in their driver's license and signature for **ID** and may use a credit card to make an initial deposit.

In e-commerce applications, **Web** site visitors browse retailer home pages. If a purchase is made, call centers generally are somewhere in the processing loop, either because the buyer or...

...customer/agent interface would first detect a call and then-between the time the call is detected and when it rings at a call centerthe **system** searches the **bank's** database. The **system** calibrates a customer's relationship with the bank and simultaneously checks call volume and expertise available at the different centers, sends a message to the...are notoriously high, and incorporating more and varies skills into such positions bodes well for longevity and good ROI in personnel.

At the core of **Web-enabled banking**, high-tech call centers face a **host** of challenges, many of them stemming from the unlimited nature of the online environment. Pulling together all of the calling threads within a large organization...

...bridging tools, RPC (remote procedure call) products, messaging products, replication servers, and other technical areas.

And that it may take upwards of 75% of a **bank's** IT budget to maintain existing **systems** does not help in acquiring and integrating new hardware and software. For banks that have grown by acquisition, the problems can be multiplied. If there...

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Internet banking is a virtual necessity

Esser, Julie

Credit Union Magazine, v65, n10, p35-36, Oct 1999 DOCUMENT TYPE:

Periodical LANGUAGE: English RECORD TYPE: Fulltext

WORD COUNT: 1,287

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Internet banking is a virtual necessity

ABSTRACT: **Internet** banking is emerging as the technology that will revolutionize financial services. **Internet** banking can yield real results for a credit union. The economic advantages of brickless banking can translate into superior productivity ratios. To help credit unions move quickly into **Internet** banking, CUNA Service Group now offers FundsXpress' **Internet banking system**. The **system** meets credit unions' needs and helps them achieve greater earnings and market share. Benefits include: 1. competitive advantage, 2. member retention and attraction, 3. increased revenues, and 4. reduced costs. FundsXpress enacts 4 levels of security to enable worry-free transactions: access features, **Internet** connectivity, FundsXpress data center's internal communications, and institution transactions/message communications. Security features include: 1. online account activation, 2. secure socket layer encryption, and...

TEXT:

The advent of **Internet** banking is the latest entrant in this race, and those individual credit unions willing to add this medium to their financial services are taking great strides toward ensuring their survival.

Not just another branch

Internet banking is emerging as the technology that will revolutionize financial services. While members' basic needs for financial services won't change, service delivery, member service, and security issues are certain to change the landscape. With the number of American households using **Internet** banking projected to increase from 4.8 million to more than 10 million by the end of 2001, you need to make a shift toward an **Internet**-banking strategy soon to catch your competitors already on the **Web**.

Offering **Internet** banking services isn't merely a "keeping up with the Joneses" proposition. **Internet** banking can yield real results for your credit union. The economic advantages of "brickless" banking can translate into superior productivity ratios, according to the Banking...

...Table I).

Taking advantage on-line

"I have yet to see a survey, study, or report that shows personal computer [PC] sales, e-mail, or **Internet** use declining," says John Burns, chairman and chief executive officer of FundsXpress **Financial Network**—a leader in **Internet banking** services. "In fact, it's increasing at a tremendous rate. And so is **Internet** banking and access to **Internet** financial services. Credit unions that hesitate are inviting competition into their markets."

To help credit unions move quickly into **Internet** banking, CUNA Service Group now offers FundsXpress' **Internet banking system**. The **system** meets credit unions' unique needs and helps them achieve greater earnings and market share. These benefits make an on-line branch a priority:

Competitive advantage. Credit unions must continue to provide convenient services. Building on self-- service options like automated teller machines (ATMs) and debit cards, **Internet** banking is the

natural next step for members who want high-quality, low-cost, and fast financial services.

Member retention and attraction. **Internet** banking will help credit unions keep existing members while bringing in new members interested in technological advancements. Members can manage their accounts, pay bills, and conduct transactions without leaving their home or office. Even if members relocate, they can continue to access their original credit union over the **Web**.

Increased revenues. Diversification into **Internet** banking helps credit unions expand product lines and cross-sell financial products with targeted messages-- all from a single **Web** site. The "cash management" function informs members about smart alternatives at the credit union that will minimize cash outflows and create new leads for mortgages and other products.

Reduced costs. **Internet** transactions require less intervention by credit unions, which minimizes employee and paper costs.

Yet for an **Internet** banking site to be successful, it must provide benefits to members. The CUNA Service Group/FundsXpress solution helps serve members in these ways:

1. Convenient...

...historical transactions ... and view loan rates, payoff details, and credit card statements.

2. Bill payment. Members can conveniently pay any type of bill over the **Internet**. They can also manage existing bills ... add new bills ... pay on a fixed, variable, or one-time-only electronic schedule ... and receive a 24-month...

...via encrypted e-mail. If they have any questions, FundsXpress responds via e-mail directly to members' requests for technical help or service.

Securing your **Web** site

Security is always a top issue whenever financial transactions are completed over the **Internet**. FundsXpress has armed its system with a complex infrastructure that protects against outside interference.

Table 1

FundsXpress enacts four levels of security to enable worry-free transactions: access features, **Internet** connectivity, FundsXpress data center's internal communications, and institution transactions/message communications. Each of these levels has distinct parts that create a secure whole.

Security...

...all of which require physical review by the credit union staff before activation.

Restricted account activity. Only accounts that have been authorized and established for **Internet** access are transmitted and reside at the FundsXpress data center. This simple design feature eliminates any possibility of external interference with the credit union's account base.

Access **identification** and passcode. Members choose their access **identification** and passcode when they apply to use **Internet** banking. The on-line application program requires them to choose a unique access **identification** to avoid confusion. Passcodes are subjected to a passcode cracker to ensure they meet basic security standards. The passcode the member chooses will not be...

...user tries three incorrect passcodes in a row. To ensure security, the on-line session is ended if no activity is detected for 10 minutes.

Internet connectivity features include:

Secured socket layer (SSL) encryption. When a member requests a financial transaction page of the credit union's **Web** site, a "secured session" is invoked using the SSL protocol. This provides for encryption of all communications between the member's PC and the FundsXpress...security program logs all entries and employs varied levels of access authorizations.

The program's institution transactions/message communications features include:

Encrypted e-mail. Daily **account information** is normally **transmitted** to the FundsXpress data center using up to 2,047-bit "public/private key" encryption from a PC at the credit union. Stop-payment requests...

...transfers, can be forwarded to the credit union via a communications link through ATM networks using industry standard DES encryption and a dedicated modem.

The **Internet** revolution is steamrolling into the financial services industry. Adding **Internet** banking is one step credit unions can take now to make sure they survive and thrive in the future.

-Reported by Julie Esser, associate product...

...DESCRIPTORS: **Internet**;

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00358275 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Speeches and congressional testimony
Anonymous
Quarterly Journal, v17, n4, p43-116, Dec 1998 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 52391

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TEXT:

... emerges. Capital-human and financial-is the key to small business prosperity. Education, training, and finance-together, they make small businesses work. What the national **banking system** can do to help advance that goal is what I would like to discuss with you this morning.

Unlike large firms that can raise capital...The OCC has also been doing its job for a long time, too. Since 1863, we have worked toward a safe, sound, and vital national **banking system**. We too have faced many challenges-as a supervisor and regulator. And, our responsibilities have always included the critically important but never pleasant task of calling attention to problems developing within the **banking system**-problems that, if left unchecked, could undermine the system's long-term safety and soundness. Frequently it happens that these warnings must be sounded when...

...the midst of the party, but because 135 years of experience has taught us that the best way to ensure the continued health of the **banking**

system is for bankers-and regulators-to exercise vigilance and foresight early on.

For the OCC in the current economic cycle, "early on" was three years ...Furthermore, we instructed examiners to continue to review credit underwriting standards, including sampling new loans, and to discuss the results with senior management of the **bank**. We began a **system** -wide study of the capability of national banks to deal with an increase in the volume of problem loans. We accelerated efforts to finalize new...

...the situation requires, we are shifting gears ourselves to enhance our focus on credit risk issues.

In our portfolio management handbook, we emphasized that "the **identification** and management of risk among groups of loans may be at least as important as the risk inherent in individual loans." Yet our guidance also...extent to which underwriting practices are deviating from formal underwriting policies. When loans are made as exceptions to policy, are they so recognized by the **bank**? Does the **bank** have **systems** in place to identify, report, and manage the additional risk associated with those loans? And what are the implications of this category of loans for...

...be the case. But there are warning signals to the contrary that I would urge you to heed.

The problems we are seeing in the **banking system** today are serious. They could presage the same kinds of problems that afflicted the industry nearly a decade ago. But history does not have to...Congress on compliance with this section should cover a period longer than 2 months. Sec. 302. Call Report Simplification Summary: This section requires the Federal **banking** agencies to jointly develop a **system** under which insured depository institutions and their affiliates may file call reports, savings association financial reports, and bank holding company consolidated and parent-only financial...as national bank insurance powers.

At the same time, examiners express concern about keeping pace with the evolution of products and services in the national **banking system**. They understand that banks, especially the smaller and less sophisticated banks, look to the OCC for guidance on evaluating the risks posed by some new...do more "to help the field help the bank." Their suggestions included providing training (including the use of technologies like teleconferencing, training videos, and the **Internet**) to examiners about new regulations and the supervision of new lines of business. In addition, they want more help from the rule-writers in understanding...

...development. B. Promoting Competition The program achieved a 3.1 rating on promoting competition from external respondents and a 3.3 from internal respondents. The **Internet** survey respondents, the Cleveland lawyers, and the Central District staff gave the program the highest ratings in this category-3.7, 3.6, and 3...to include access to the information that the OCC maintains. Many participants liked the fact that the OCC's regulations are now available on our **Web** site on the **Internet**. Many participants indicated that uniform interagency guidance is very useful. The interagency guidance helps eliminate interagency differences. A participant at the ABA focus group suggested...

...OCC's standards both to bankers and examination staff than the format we currently use. Several participants recommended putting all regulations and

interpretations on the **Internet**. Community group representatives stressed that they cannot evaluate how the OCC regulates without access to the materials that accompany or interpret regulations. These representatives urged...

...as we design new information delivery systems so that the systems are as helpful as the OCC intends. They specifically mentioned that the OCC's **Web** site, which some find difficult to use, could benefit from suggestions from users. Most participants said that the ability to search quickly through all of...

...regulations and interpretations electronically to find the applicable cites would be very helpful. Participants in the OCC staff groups were optimistic that the OCC's **Internet** would be helpful in giving them better access not only to regulations but also to preambles and interpretive letters. The consensus among all participants was...

...form. Examiners did point out that they continue to have problems with access even with increased use of electronic communication because they may not have **Internet** access at the banks they examine. Participants in some groups also talked about the effectiveness of the OCC's other means for communicating policies and...described above and made it available in two ways. First, the survey appear[ed] in electronic form on the OCC's home page on the **World Wide Web**. Second, the survey was distributed as a handout at outreach and state banker association meetings that bankers and banking lawyers attend with the Comptroller or...

...questions whether they were willing to be called or not. We received only 14 responses to the survey--1 from outreach meetings, three over the **Internet**. Of these, 10 respondents (all bankers) indicated that they were willing to be contacted by an OCC staff member, and we spoke to each person...

...telephone. We have tabulated the survey responses along with our focus group results, but we note as a separate matter that the sparseness of the **Internet** responses suggests that, in order to get maximum benefit from its **Web** site, the OCC may need to emphasize the availability of the **Internet** as a means of communicating with us and find ways to encourage bankers and others to use it. Appendix A:

Quantitative Results This section shows...challenges banks face in addressing emerging consumer privacy issues. The PWG has already begun work to look into the areas of safeguarding bank customer information, **Web** site disclosures of bank privacy policies, and the adequacy of information-sharing notices furnished by banks to their customers under the Fair Credit Reporting Act (FCRA). Our goal in these areas is to articulate guidance on "effective practices" for **Web** site and FCRA disclosures, as well as to consider issuing guidance to banks on safeguarding sensitive customer data. I will discuss each of these initiatives...

...the bank's safe and sound operations. Banks currently take a number of steps to preserve the integrity of customer data. Banks often use personal **identification** numbers, passwords, or other unique identifiers in conjunction with other identifying information, such as name, address, mother's maiden name, and **account number** or account activity, to ensure they are appropriately disclosing information only to their customers. Financial institutions also are exploring the use of biometrics

and are...

...to customer data is limited to bank employees who need the data to properly perform their duties. The agency also examines the banks' data processing **systems** using the Federal **Financial** Institutions Examination Council' ...or illegal financial gain. This problem is exacerbated by the fact that consumer information that used to be confidential is increasingly in the public domain, **account numbers** are sometimes retrievable from trash cans, and passwords and personal **identification** numbers (PINs) are not always closely guarded by consumers. Two growing and alarming practices that are thriving on this ready access to consumer information have...

...private investigators use bank account information in lawsuits and other proceedings. This demand for account information, combined with the availability of free advertising on the **Internet**, has led to a dramatic increase in the number of account information brokers. These brokers gather confidential financial information, including specific **account numbers** and balances, from various public sources and from nonpublic sources, such as banks, using a technique known as "pretext telephone calling." Brokers who engage in...

...s account information. For example, a broker armed with an individual's social security number may pose as a bank customer who has misplaced an **account number**, and repeatedly call the bank until the broker finds a bank employee willing to provide the information. The broker then sells this information to anyone...

...who may use account information to engage in check and credit card fraud, and other criminal acts. The use of surreptitious or fraudulent means to **obtain** a customer's **account information** may violate state and federal laws prohibiting unfair and/or deceptive practices. It also may violate the federal wire fraud statute, 18 USC 1343, although...

...of 1998 The OCC supports Chairman Leach's bill, the Financial Information Privacy Act of 1998 (FIPA), which is aimed at stopping the practice of **obtaining** customer **account information** from financial institutions under false pretenses. Its important to note here that in our experience banks take this issue very seriously, and have traditionally done...1998," and its House counterpart, H.R. 4151. These bills make it a crime to knowingly and unlawfully possess, transfer, or use a means of **identification** of another person with the intent to commit or facilitate any unlawful activity. They provide for restitution to victims of the offense. And they require...

...Task Force, government agencies, and the White House have urged industries to adopt meaningful self-regulatory measures in the privacy area, particularly with respect to **Internet** data collection. Where privacy protections have been enacted, they have been on a sectoral basis, such as recent amendments to the Fair Credit Reporting Act...

...Measures for On-Line Data Collection In June 1998, the FTC released a report to Congress containing the results of a survey of 1,400 **Web** sites, including financial service providers, to determine whether and to what extent these sites posted privacy policies. The FTC also examined the content of these...

...an opportunity to correct it for inaccuracies; and (4) reasonable steps

to keep the information secure. The commission found that over 85 percent of these **Web** sites collected personal information, but that only 14 percent provided any notice about information practices, and that only 2 percent provided notice by means of...

...worse than any other industry in posting privacy policies. The OCC takes the results of this survey seriously and believes that financial institutions that have **Web** sites should be posting meaningful privacy policies on their **Web** sites. The OCC's Privacy Working Group is currently meeting with interested industry representatives and privacy advocates about effective **Web** site privacy disclosures. We are researching what banks now are doing in this area and expect to issue guidance about what constitutes "effective practices" in **Web** page privacy policies disclosure. I should also note that we have an excellent working relationship with the Federal Trade Commission on these and other related...embraced by the banking industry. The OCC is now working on developing guidance on effective practices for opt-out notices. As in the area of **Web** site disclosures, the PWG is meeting with and seeking input from the industry, privacy group representatives, and the FTC in identifying these effective practices. We...sometimes surprised to discover that official visitors to our country, especially those representing emerging economies, are more interested in-and more impressed by-our dynamic **banking system** and our **system** of **bank** regulation than almost anything else about us. They recognize that effective mechanisms for mobilizing, distributing, and leveraging wealth-under the proper supervisory controls-are indispensable...

...much the same as it was back then. The OCC's primary responsibility is to safeguard the safety and soundness and vitality of the national **banking system** so that our national economy can function efficiently and productively. In recent years, however, we have come to view fair access to banking services as...interest in Native American banking, I directed my staff to develop a guide to assist Native American tribes as they explore entry into the national **banking system**. The result is a new publication, titled "A Guide to Tribal Ownership of a National Bank" [August 1998]. You are the first to receive a copy of this guide, which is in your conference package and on the OCC **Web** site. Most of the steps involved in organizing a new national bank or acquiring a existing national bank are no different for a tribal government...and year fields might be read as "9/9/99." Also, some systems may not recognize the year 2000 as a leap year. Obviously, the **banking** industry is highly dependent upon **computer systems**, and dates are an integral part of virtually all areas of bank operations, transactions, and record keeping. The **banking system's** readiness is especially important because banks are at the center of our payments systems and directly affect credit flows throughout the economy. Banks use **computer systems** to perform **financial** calculations, track deposits and loan payments, transfer funds, and make direct deposits. The failure of the banking industry to address and solve year2000 problems thus...

...also addresses external connections that banks rely upon to conduct business. Thus, we expect banks to test external telecommunication systems; interfaces with credit bureaus, the **Internet**, clearing houses, and business partners; and environmental systems such as vaults, heating/cooling systems, and security. We also expect banks to develop remediation contingency plans...2000 examinations. Staff from our policy,

operations, and information technology units will address these questions and post responses on the OCC's internal year-2000 **Web** page. Remaining Year-2000 Challenges The OCC's actions thus far have been effective; most of the institutions we supervise are making good progress on...

...for a financial institution that fails to remediate its year-2000 problems. The findings of the group yielded information that will be useful in the **identification** of institutions with significant potential to fail because of year-2000 problems and that will be the foundation for more targeted interagency contingency planning in...inquiries. The program also should address how the bank will respond to its customers should unfavorable events occur, whether those events are caused by internal **bank** problems (e.g., **system** breakdown) or external (e.g., adverse media coverage of year-2000 computer problems elsewhere). The OCC and FFIEC will continue to consider further efforts to...

...efforts. Awareness of the year2000 problem is increasing around the world, but unfortunately, some countries are just now initiating year-2000 awareness programs encompassing their **financial** markets, clearing and settlement **systems**, and important infrastructure platforms. Therefore, we are concerned about the global state of year-2000 preparedness and the potential adverse impact that year-2000 problems could have on international **financial** markets, clearing and payments **systems**, **financial** institution liquidity, and overall economic performance. Global financial market participants are intricately connected through automated linkages with correspondent banks and customers through the global clearing...private-sector year-2000 preparations and will help the OCC identify and assess consensus market perceptions regarding the year-2000 progress of key foreign governments, **financial systems**, clearing and settlement **systems**, and infrastructure that could have an impact on the operations of U.S. banks. Infrastructure. Both in the U.S. and abroad, another source of...

...that testing with their customers may not begin until the second or third quarter of 1999. Such a time schedule increases the risks to the **banking system** because it provides only limited time to remedy problems that surface during testing. The OCC will continue to remind national banks and federal branches and...The attention you, Mr. Chairman, and this committee, have focused on the year-2000 problems contributes to the effort to ensure that our nation's **financial system** will function smoothly when we reach the year 2000. I appreciate the opportunity to keep you apprised of our efforts to support that goal. Remarks their **banking systems**, and that systemic weaknesses in the **financial** sector can foil even the most carefully crafted efforts to achieve economic recovery and reform. What does it take to build the sound and competitive...benefitted from the fact that competitive pressures to maintain loan volume are driving the marketplace. Thanks to the extraordinary levels of liquidity recently in the **financial system** and the aggressive entrance of nonbank **financial** firms into the commercial lending arena, borrowers can demand-and receive-concessions on prices and terms. And, as our examples show, that's exactly what...Bankers Association had one overriding objective: to uphold the highest standards of professionalism. That ambitious undertaking has been a key to the success of our **banking system** for over a century and remains uniquely relevant today as bankers face unprecedented

market, technological, and social changes affecting their business.

Indeed, some would have...study and restudy the events of the recent and more remote past, searching for the guidance they offer us in our efforts to keep our **banking system** safe, sound, and competitive. History is a powerful tool. But we must be prepared to take what study and experience teach us and apply those...

...markets.

In my testimony today, I will first discuss the growth in the derivatives markets and highlight the implications of such growth for the national **banking system**. Next, I will summarize our supervisory efforts, and how they have and continue to evolve to remain current with marketplace developments. Finally, as you requested standing of existing contracts, as well as that of contracts that could be negotiated in the future, be restored to the **financial** markets, the U.S. **banking system**, and **bank** customers. Derivatives Markets Derivatives are financial contracts whose value is derived from the performance of assets, interest rates, currency exchange rates, or indexes. Derivative transactions...

...majority of commercial bank derivatives activity occurs in eight large banks, which account for 94 percent of the total notional volume of derivatives in the **banking system**.³ Ninety-nine percent of the total notional volume is held by the top 25 banks. To put bank derivative activity in perspective, we used...

...derivatives can create more complex risk profiles. As a result, banks now use quantitative tools in the management of business risks, allowing the more precise **identification**, measurement, and management of those risks. Indirectly, the complex risks of derivative activities have led to a greater recognition of the importance of internal controls...quarter, the OCC publishes a comprehensive report, based on call report filings, summarizing trends and risk levels of derivatives activity in the U.S. commercial **banking system**. Also on a quarterly basis, we identify national banks that are outliers with respect to their derivative activities using call report data. Through review of...legal certainty, regarding the standing of existing contracts, as well as that of contracts that could be negotiated in the future, be restored to the **financial** markets, the U.S. **banking system**, and **bank** customers, and we sincerely hope that the CFTC and other affected regulatory agencies can devise a coordinated approach to accomplish this.

Sidebar:

(Table Omitted)

(Table...

...level of transaction deposits, thereby reducing the amount of sterile reserves that a bank must hold and increasing the funds available to lend or invest. **Second**, sweep **accounts** enable corporate checking account customers to earn interest on their transaction balances by temporarily placing these funds in interest-bearing accounts. Thus, banks can attract...sold outside the corporate family, the affiliate must give a consumer notice of the intent to share the information and an opportunity to opt out. **Id.** at 1681a(d)(2)(a)(iii).

Footnote:

⁴ In September 1997, the American Bankers Association (ABA), The Bankers Roundtable (TBR) and its division, the Banking...Security of Electronic Money, BIS, 1996.

Footnote:

75 See Remarks and Prepared Statement of Pamela J. Johnson, Counselor to the Director, Department of the Treasury, **Financial Crimes Enforcement Network** (FinCEN), Task Force Public Meeting (July 17, 1997), Panel on Privacy Issues and Toren, Statement and Remarks, *supra*.

Footnote:

76 Some commenters noted that consumers...
...Mich. Comp. Laws. Ann. 488.12 (1987); Minn. Stat. Ann. 47.49 (1988); NM Stat. Ann. 58-16-12 (Supp.1984) (creating confidentiality requirements). 4 *Id.* 1693d.

Footnote:

es *Id.* 1693c(a)(9); 12 C.F.R. 205.7(a)(9). 6 A "consumer reporting agency" is defined as any person who regularly assembles or evaluates consumer information for the purpose of furnishing consumer reports to third parties. *Id.* 1681a(f). A "consumer report" is any communication, by a "consumer reporting agency," of any information that bears on a consumer's credit-worthiness, credit...expected to be used) as a factor in establishing the consumer's eligibility for credit, insurance, employment, or any other purpose permissible under the Act. *Id.* 1681a(d)(1).

Footnote:

8' This is because reports containing information solely about transactions or experiences between the consumer and the entity making the report are not "consumer reports" for purposes of the FCRA. *Id.* 1681a(d)(2)(A)(i), 1681a(f).

88 *Id.* 1681a(d)(2)(A)(iii) (as amended by Pub. L. No. 104-208, tit. II, ch.1, 2402(e)). The notice and opt-out requirements do not apply to the sharing of pure **identification** information, such as names and addresses, or "experience" information, which relates solely to an entity's own transactions or experiences with the customer.

Footnote:

19 *Id.* 1681s-2 (as added by Pub. L. 104-208, tit. II, ch. 1, 2413(a)(2)). Several states have fair credit reporting laws that mirror...

...3). The Privacy Act applies only to personal information within "records" contained in a "system of records," as these terms are defined by the Act. *Id.* 552a(a)(4) and (5). 92 *Id.* 552a(b). An individual may access and copy any information pertaining to himself that is maintained in an agency's system of records. *Id.* 552a(d).

Footnote:

sa 12 U.S.C. 3404-3408. The government generally must notify the customer of the nature of the law enforcement inquiry and give the customer an opportunity to challenge the access prior to accessing a customer's records. *Id.* 3405-3408. The government generally must notify the customer of the nature of the law enforcement inquiry and give the customer an opportunity to challenge the access prior to accessing a customer's records. *Id.* 3405-3408.

Footnote:

Many states also have financial privacy laws that impose similar restrictions to the federal RFPFA, often only regulating disclosures to governmental agencies...

...of "financial records." Overall, although a few states' laws may apply in this context, the majority may not. - 12 U.S.C. 3401(1). 95 *Id.* 3401(2).

Footnote:

96 Issuers which do not otherwise fall within the definition of

"financial institution," would probably not be considered a "financial institution" for...be able to check for inaccuracies in information resulting from transcription or other errors that occur in the process of obtaining or compiling such information. **Id.** "3 15 U.S.C. 45(a)(i). Under Section 5 of the Federal Trade Commission Act, deception occurs if "there is a representation, omission...

14/3,K/11 (Item 8 from file: 268)
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00348905 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Net effect
Turner, Selena
Banking Technology, v15, n8, p48-52, Oct 1998 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 01361

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: des Administrations des Postes et des Telecommunications standard. About 1,000 German banks and financial institutions have already supplemented their online banking facilities with an **Internet** banking component. In most cases, the existing BTX **host** has been integrated into the **Internet banking** module. Many banks are using the Twister Gateway Expresso security package from Brokat.

TEXT:

With a rich history of online banking services, banks in Germany are now ing them with **internet**-based components. Selena Turner reports Online banking is booming in Germany and the end is not in sight. On the contrary, the ongoing shift from the proprietary and thus closed Bildschirmtext (BTX) system to the open **internet network** is likely to give virtual **banking** another boost.

Home banking has been around in Germany for more than ten years. Almost all of the country's 4000 banks allow customers to...

...system, is based on the old Conference Europeenne des Administrations des Postes et des Telecommunications (Cept) standard. With the help of a four digit personal **identification** number (PIN) and a six digit transaction number (TAN) valid for only a single transaction, clients can **transfer** funds, buy and sell securities, **retrieve account information** and set up or cancel standing orders.

Developed before the invention of the **World Wide Web**, BTX is entirely text oriented and. therefore, does not meet the requirements of the next century. T-Online has recognised this deficiency. It has added an open **internet** segment to its service and wants to phase out BTX in the medium term.

About 1000 German banks and financial institutions have already supplemented their online banking facilities with an **internet** banking component. In most cases the existing BTX **host** has been integrated into the **internet banking** module. To solve additional security risks associated with open networks, many banks are using the Twister Gateway Xpresso security package from Brokat, a leading Stuttgart-based

provider of secure end to end solutions for **internet** banking and brokerage.

When a customer logs on at a bank's website, Java security and application applets are loaded and executed. Complex security procedures with multiple encryption levels prevent unauthorised access to sensitive client data during the transfer over the **internet**. On the protocol layer, the security protocol Secure Sockets Layer with 40 bit keys is utilised. On the Java application layer, an additional 128 bit...

...Bank and in Singapore by POSBank.

Despite the elaborate security precautions, risks remain. In early 1998 two young students managed to grab and decrypt user **IDs** and passwords of 600 bank customers using T-Online as the access platform by placing a Trojan virus on their hard disks. Although the students...

...Germany today. The relatively limited range of online banking services available so far and the inconvenience of bank to bank home banking for customers with **several accounts** at different banks are further barriers.

However the surge in the number of individuals with online access - the figure is forecast to jump to 9...

...recognised the shortcomings. Under the auspices of the Central Banking Committee, all banks and banking groups have agreed to a common national standard called Home **Banking Computer** Interface (HBCI) for communication between **bank** and customer **computers**.

HBCI has multi-**banking** capability, is operating **system** independent and online access platform independent and can be used with set top boxes for interactive TV as well as personal digital assistants and smart...Whatever the outcome of that fight, transaction execution is only a first step. The ultimate goal for the banks will be to offer via the **Web** sophisticated, tailor made financial solutions for individual customers. Some banks are already heading in that direction. Advance Bank, for example, has recently launched an **internet** mortgage application scheme. With the help of advanced Java applets, banks will soon be able to identify, for example, which customers are in potentially precarious...

...Banks and brokers might soon be able to establish detailed risk profiles of their clients, offering them personalised data, information and investment advice via the **Web**.

...DESCRIPTORS: **Internet**;

14/3,K/12 (Item 9 from file: 268)
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00335026 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Don't hang up the phone
Bengtson, Tom
Northwestern Financial Review, v183, n13, p12-13, Apr 4, 1998
DOCUMENT TYPE: Journal Article ARTICLE TYPE: News LANGUAGE: English
RECORD TYPE: Abstract Fulltext
WORD COUNT: 00909

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT: With so much recent emphasis on **computer banking** and **Internet banking**, one other alternative delivery mechanism is sometimes overlooked -- telephone banking, a service that has quietly become one of the industry's most popular forms of...

TEXT:

Telephone banking has quietly grown into one of the most popular forms of electronic **banking**

With so much recent emphasis on **computer banking** and **Internet banking**, one other alternative delivery mechanism is sometimes overlooked -- telephone banking, a service which has quietly become one of the industry's most popular forms of...

...3 percent of a bank's customers will call the bank once a day. Inquiries such as this can be easily accommodated with a telephone **banking system**.

Although banks use the telephone for a variety of purposes, the term "telephone banking" specifically applies to an automated service which permits customers to call the bank and **obtain account information** or conduct transactions. For example, telephone **banking systems** typically allow a customer to find out his or her checking or savings **account balance**, to find out whether a particular check has cleared, or to find out whether a particular electronic payment has been made. Another common inquiry is from customers ...

...the amount of a particular check they wrote, in the event they forgot to record the amount in their check register.

If a customer has **multiple accounts** at the **bank**, the **system** usually allows the person to transfer money between accounts. Transfers between savings and checking accounts are extremely common. Less common, although no less useful, is the ability to make loan payments from a checking or savings account.

Customers access the **system** by dialing into the **bank**, and entering at least two identifying numbers (social security number and personal **identification** number, in most cases). If the customer has **multiple accounts** with the **bank**, the **system** will require an **account number** as well. Many **systems** allow someone from the **bank** to use their own voice to record the prompts, thereby giving the system a familiar sound to it. The voice guides the customer through the...

...in the event he or she cannot complete the call in the desired manner.

Approximately 35 percent of the nation's banks have a telephone **banking system**. Increasingly, smaller banks are installing the systems as software and equipment costs have declined in recent years.

A 1996 survey by the Gallup Organization found...
...used such a system. Both figures represent increases from findings from a similar survey conducted a year earlier. Of those who had used a telephone **banking system**, 45 percent said they were "very satisfied" with it, while another 42 percent said they were "somewhat satisfied."

The State Bank of Florence, Wis., installed a telephone **banking system** last June. The **bank**, which only has 1,000 demand deposit accounts, is getting a thousand calls per month.

"The response is far greater than we anticipated," said Rochelle...

...to a computer or other newer technology."

The experience at Lake Country State Bank in Long Prairie, Minn., has also been positive. The \$58 million **bank**, which installed its **system** two and a half years ago, had 26,000 calls last year. It is on a pace this year to top that figure, with 8,000 calls already since January 1.

Lake Country State Bank's Chad Bense said the telephone **banking system** has substantially reduced the amount of time the bookkeeping department spends on the phone responding to customer inquiries. "It frees up our time to spend...

...She said that when a call comes in from a customer asking about an account balance, she asks the customers if they have tried the **bank's** phone **banking system**. "They often say they lost their PIN number," Wittkopf explained. "I give them their number over the phone and encourage them to call the system...

14/3,K/13 (Item 10 from file: 268)
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00324286 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Oregon executive details technology's effect on management, marketing
McIntyre, Jo
Credit Union News, v17, n21, p4,19+, Nov 7, 1997 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 01975

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... Tech has partnerships with a stock brokerage, an insurance company and an auto sales and leasing company. All share space on the credit union's **Web** site.

Members have had home banking with bill paying for six years. It began with direct dial and connectivity to all kinds of computers and money management software. Today, members can still access the home banking option via direct dial, as well as a **Web** site on the **Internet** and directly through Microsoft Money's financial management software.

First Tech's analysis of transaction costs held some surprises. For example, telephone calls cost more...

...example of the pace of change, Sargent said that it took First Tech just one year to attain the same volume of transactions on the **Web** as directdial home banking tallied in six years.

Sargent and his board of directors constantly review their goals and objectives. For example, at goal-setting...

...signed up. Members using home banking are four times more profitable than others, because they take out more loans and have more money.

ON THE **WEB**

By 1995, many companies had home banking software, so First Tech wanted to offer more. In 1997, it introduced something new - a relationship with Microsoft's Money and member aCcess to accounts through the **World Wide Web**, using a **password** and **account**

number. A key advantage offered by a **Web** site is scalability, meaning the ability to handle big increases in volume of transactions. When First Tech initially connected with Money, it had twice as many accesses as anticipated and crashed the system the first day.

(Photograph Omitted)

Web issues include security and what kind of browser is used. Unlike the other two computer connections to the credit union, the **Web** is interactive, has rich graphics, and is refreshable, that is, it can have different messages every day.

"Why Microsoft instead of Intuit?" Sargent said he...started by Intel. It is an on-line interactive communication system. The medical community is using it for state-wide consultations. The migration from legacy **financial** institution **systems** to companies that offer to hold uninsured deposits. Members can be offered both transaction and sweep accounts, so that all deposits are swept every night...

...members the highest interest rates. A Merchant Mall. First Tech has its first tenant already - a wine store, because standardized products sell best over the **Internet**.

Home video conferencing, where a credit union can offer a financial planning meeting in the member's home. Video cameras will show everyone at the table.

Smarter ATMs with free access to the **Internet** and bill paying. In fact, Sargent believes the killer application for ATMs is electronic presentment of the bill to the customer. Bills will be presented...

...competitive advantage, Sargent said.

To do that, they need to learn about the member and make a model for how to deal with data and **account information** about them. Then they need to **analyze** members' assets and use home **banking systems** to help members manage those assets.

To develop new products and services, Sargent divides the market into four segments. He defines the segments as High...

...in deposits from these children.

On the other hand, teenagers from 12 to 17 have virtually nothing saved, but the credit union does have a **Web** site for them.

Many innovations need a larger organization to operate efficiently, Sargent said. Credit unions have to work together to reach a size where...

...planned to hire a support person, but now believes he should look for someone with more knowledge.

The department is developing ways to connect a **Web** site, home banking software and links to community sites.

"With that we are doing a pretty good job of stepping out, but we've been...

...DESCRIPTORS: **Web** sites

14/3,K/14 (Item 11 from file: 268)
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00308739 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Home banking: Are we there?
Horvitz, Paul M

Texas Banking, v86, n3, p1-5, Mar 1997 DOCUMENT TYPE: Journal Article
LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 01405

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: approximately 15 billion of which are mailed, at a cost of 32 cents each. It is estimated that the costs to the consumer, payee, and **banking system** average nearly \$1 per check, not including any allowance for the time of the check writer. Electronic home banking could result in a significant reduction...

TEXT:

... producer of Quicken, the leading personal finance software. Microsoft and Intuit have since competed vigorously to sign up banks and consumers for their developing electronic **banking systems**.

At the same time, NationsBank and **Bank** of America purchased a competing software **system** from H&R Block and formed a consortium with other banks and with IBM to provide their own electronic home **banking system**. This surge of activity follows a long period in which home banking was much discussed and the necessary technology was fully developed.

Nevertheless, consumer acceptance...

...home banking is becoming a reality. What Is
"Home Banking"?

The term "home banking" generally refers to the use of an electronic device --television, home **computer** or telephone - to accomplish **banking** tasks. The specific banking services usually considered include paying bills, **transferring** funds and **obtaining account information**, each requiring different technical capabilities. Customers have been using the telephone to obtain balance information for 40 years. Now this information can also be retrieved...
...billion of these are mailed, at a cost of 32 cents each. A common estimate is that the costs to the consumer, payee and the **banking system** average nearly \$1 per check, not including any allowance for the time of the check writer. Electronic home banking could result in a significant reduction...

...banking may be facilitated by exempting combinations of firms operating to provide products and services in this business. This may be a fair description of **public** policy with respect to ATM **networks**.

I believe that a fourth option is best: reliance on private efforts subject to traditional antitrust standards.

Consider the proposed Microsoft-Intuit merger. If it...

...Every bank would have wanted to tie into that system to avoid losing customers who use Windows and Quicken. With that scenario, an electronic home **banking/payment system** would have probably become a reality sooner, but it would have been a system, for better or worse, dominated by Microsoft.

A Glimpse Into the...the most convenient home banking device for many people, especially if screen phones become common because of their usefulness for telephone services (such as caller **ID**). Interactive cable television seems farther behind in development, but it may still turn out to be a competitive option.

Because of the difficulty predicting which...

...out the system framework in advance. Competition in technology, as in pricing, can benefit consumers.

But government must not abdicate its antitrust responsibilities in home **banking** as it has in ATM **networks**. The government's role is to see that competition can function.

Footnote:

Note 1. That is, the efficiency of the **banking system** would be enhanced if customers made greater use of ATMs rather than tellers. Pricing that makes ATM transactions more costly to customers than teller transactions...

14/3,K/15 (Item 12 from file: 268)
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00302171 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Customer cyber-representatives
DeCovny, Sherree
Bank Technology News, v9, n12, p42-45, Dec 1996 DOCUMENT TYPE: Journal
Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract
Fulltext
WORD COUNT: 02169

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT: A bank's **Internet** image will tarnish quickly if it does not offer high quality customer service. Recently, several vendors have introduced solutions for meeting this challenge. One problem banks have is how to deal with the myriad of inquiries now being generated from their **Web** sites. Matrixx Marketing Inc., an outsourcer of call center services, set up an e-mail management service. A series of products it designed, called CyberResponse, push the functionality of the telephone call center onto the **Internet**. Spanlink Communications offers WebCall, which allows **Web** users to connect directly with live customer service representatives from anywhere on the **Internet** through the use of intelligent software agents called ExtraAgents. Other vendors discussed include: 1. Sky Alland Marketing, 2. Quintus Corp., and 3. Edify Corp.

TEXT:

Products are coming to light to help banks manage the customer service requirements that arise with **Internet** banking.

The **Internet** has the power to radically change for the better the way banks deliver services to their customers. But it also has the power to very publicly expose banks' shortcomings, if they are not effective managers of the **Internet** channel. A bank's **Internet** image will tarnish quickly if it doesn't offer high quality customer service. Recently, several vendors have introduced solutions for meeting this challenge. Here's...

...at some of them.

Matrixx Marketing Inc.

One problem banks have is how to deal with the myriad of inquiries now

being generated from their **Web** sites. Banks generally receive the same types of questions over the **Internet** as they get over their 800 numbers, according to Elizabeth Stites, director of marketing at Cincinnati-based Matrixx Marketing Inc. Yet they don't have the...
...set up an E-mail management service. A series of products it designed, called CyberResponse, push the functionality of the telephone call center onto the **Internet**. Currently, 50 "cyber reps" respond to email messages on behalf of organizations. Matrixx plans to extend the service to several clients, including banks, and increase...

...to 100 by the end of this year.

Spanlink Communications

Minneapolis-based Spanlink Communications, a developer of interactive computer telephony software, offers WebCall, which allows **Web** users to connect directly with live customer service representatives from anywhere on the **Internet** through the use of intelligent software agents called ExtraAgents.

Customers visiting a bank's home page who find a product or service interesting can press...

...case an ExtraAgent connects a live representative via a telephone to the customer at the requested time.

WebCall can also be used to gather and **transmit** credit card numbers or other sensitive **account information**. Customers who want to make electronic commerce purchases or conduct banking transactions over the Net can input everything but account information onto the **Web**. The system employs the use of automatic number **identification** (ANI) and computer telephony integration (CTI) to collect the customer's telephone number or screen name. The phone number is passed to the host and...

...s screen.

The bank then uses WebCall to call the customer over the telephone and validate account details via speech recognition or touch-tone phones. **Internet** security issues go away, claims Spanlink, since the transaction details and the account details travel over separate paths. WebCall can also be used to deliver...

...institution using WebCall is Texas Guarantee Student Loan, says Paul Steen, product manager at Spanlink. At the bottom of each page on Texas Guarantee's **Web** site is a WebCall button that can be used for applying for a loan or servicing a loan.

Steen adds that the product can be used for outbound calling too. The software can queue up a group of callers that have come onto the financial institution's **Web** site and the customer service representatives can contact those customers when they are not taking inbound calls.

Sky Alland Marketing

In November, Columbia, MD-based Sky Alland Marketing introduced a suite of **Web** site enhancement services, called WebAssist, aimed at taking **Internet** communications to the next level. "One of the reasons we developed these services was that it was astonishing to us when we got on the **Web** and started looking at the **Web** sites how little interactivity was possible on most of them," says Rich Hebert, CEO of Sky Alland Marketing.

WebAssist can be fully integrated with all...

...support activities of a financial institution. Customers will be able to speak to an online operator in a one-on-one chat session, talk via **Internet** telephone to a customer service representative, request a telephone callback, or ask for a brochure or other product/service fulfillment information.

Sky Alland Marketing can work with a bank's **Web** site development team to add an icon inviting a targeted audience to respond. When clicked, users will be "hotlinked" to a bank-branded **Web** site maintained by Sky Alland Marketing's staff of customer service and support personnel. Customers will be given a list of choices as to how...

...site. Movement between sites will be seamless to the user and once the selected communication is concluded, customers can easily return to the bank's **Web** site.

Some of the site enhancements include: WebScreenTalk, CoolTalk/NetMeeting, WebCallback and WebLead Fulfillment. WebScreenTalk is a realtime, one-on-one keyboard "chat" function for fielding inquiries and customer service issues.

CoolTalk/NetMeeting involves actual voice-to-voice **Internet** telephony. It is available only to users of **Netscape** 3.0 or Microsoft Explorer 3.0 version or higher.

WebCallback is an automated scheduled telephone callback to on-line users, and WebLead Fulfillment processes information requests keyed on the **Internet**, along with qualification data.

Initially, Sky Alland Marketing is focusing on **Web** sites that are advertising products or services. "Interestingly, there is a great deal of reluctance so far on the part of clients to open up...

...for their products.

But Sky Alland Marketing's ultimate objective is to make the full breadth of outsourced telephone-based customer services available on the **Internet**. Hebert plans, for example, to offer outbound marketing over the **Internet** on an outsourced basis. The difficulty faced by outbound **Internet** marketers, however, is that they don't know when somebody's online. "You can send out e-mails that they'll pick up whenever they... ..the world isn't really real-time yet."

A challenge for banks, says Hebert, is to figure out which of their customers are on the **Internet**. Banks are spending heavily to create **Internet** presences and are getting inquiries from customers who access their **Web** sites. But they aren't capturing information in their databases on who those people are. As a solution, Sky Alland Marketing is offering a service to help to identify existing and prospective **Web** customers.

Karen Beck, director of marketing, adds that in the financial services industry, there's still a heavy reliance on mass marketing techniques. That's...

...it comes to joining the information superhighway. But products like WebAssist can offer banks the opportunity to cater to a "segment of one" over the **Internet**, and help banks develop a relationship with their customers.

Sky Alland Marketing already works with five major money center banks tracking the transactions of high...

...gauge customer satisfaction. Hebert expects all five will sign up to use WebAssist.

Quintus

Quintus Corp., a Fremont, CA-based software provider, is developing an **Internet** call center with Five Paces, Inc., the wholly owned subsidiary of Security First **Network Bank**, the world's first **Internet Bank**. Atlanta-based Five Paces offers a turnkey solution to help financial institutions offer products and services over the **Internet** in a secure environment.

Quintus and Five Paces will implement the **Internet** call center technology within the Five Paces data center, which is managed by Alltel Information Services. The call center will consolidate inquiries received through various...

...technology

Quintus claims its solution will increase efficiency and also allow for more personalized service. It sees a call center as a crucial requirement for **Internet** banking. "The real opportunity here is to be able to expand this kind of capability to those people that are not as sophisticated, not the...

...Quintus. "Let's open it up to the 20 million people that have PCs in their house."

Edify

Edify Corp., Santa Clara CA, offers an **Internet** call center solution through its Electronic **Banking System**. Its call center features a "call me" button that appears as an icon on the screen. When customers click on it, their phone numbers are...

...screens. A box in the left hand corner, for example, might display a list of what information the customer has accessed on the bank's **Web** site over the last 10 minutes. In the right hand corner, a box may display a list of transactions on the customer's account over the last month. The purpose is to give customer service representatives more powerful tools to better service the consumer.

William Soward, director of **financial** services marketing, says the Electronic **Banking System** does not use **Internet** telephony, because there are too many problems associated with it. First, the voice quality is poor, which leaves the customer with a bad impression of...

...compatible software for it to work, and most people don't have that. Soward believes it will be a good 12 to 18 months before **Web**-initiated calls are "more than a curiosity."

In addition, Edify's Electronic **Banking System** doesn't support keyboard-to-keyboard one-on-one chat sessions. "You've still got to have the personal touch in all of this." He uses...
...if they want to buy a shirt." Like the mail order catalog company, banks have an opportunity for cross-selling and up-selling via the **Internet** call centers. But Soward warns against automating to the extent that banks lose the personal touch.

Since **Internet** call centers are cutting edge for both banks and consumers, no one is sure whether it will bring true savings in the long run. Some say it will cost the same to service a customer over the **Internet** as it does over the telephone. They say the bank needs the same infrastructure and needs to employ more highly skilled representatives to answer e...

...transaction, 50 cents at a call center, 25 cents using PC-based software such as Quicken or Microsoft Money, and about 15 cents using the **Internet**, according to Ira Morrow, financial services analyst at the Gartner Group. But, he notes, a bank won't save anything if it is still supporting branches.

And despite the potential advantages to servicing customers effectively over the **Internet**, banks need to watch out for the pitfalls. Edify's Soward points out that when a customer schedules a callback, it is critical that the bank follow through. If it doesn't, it will lose credibility. In addition, the bank has to consider that by putting itself on the **Internet**, it is opening itself to requests from consumers in more than 100 countries around the world. If a consumer clicks on the "call me" icon...

...DESCRIPTORS: **Web** sites

14/3,K/16 (Item 13 from file: 268)
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00288485 (USE FORMAT 7 OR 9 FOR FULLTEXT)
PC-based home banking: Part II
Davidson, Steven
America's Community Banker, v5, n6, p44-45+, Jun 1996 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02144

(USE FORMAT 7 OR 9 FOR FULLTEXT)

...ABSTRACT: and bill payment services via modem-equipped PCs. The next logical step is to create a method to pay for goods and services purchased over **computer networks (Internet banking)**. A credit card transaction **system** over the **Internet** has 3 critical components: 1. security and privacy, 2. message integrity, 3. validation, and 4. necessary equipment. There are 4 leading developers of e-cash...

TEXT:

... electronic delivery of financial services is less expensive in terms of overhead cost than the traditional brick-and-mortar bank branch. The term PC-based home **banking** includes both closed **systems** (through proprietary software) and open systems (over widely accessible computer networks such as the **Internet**).

In this column, I will explore the specific PC-based banking services that financial institutions have been offering. These services can be broadly divided into two groups: basic banking services and the financing of **Internet** commerce. Included under the term basic banking services are electronic bill payment, financial management, and bank account inquiry and check processing through software that links...

...teller machines and that a large number of financial institutions offer access to checking account information and arrange for telephone bill payment.

In the closed-**system** PC **banking** context, such services are provided through proprietary software that links bank customer account information to the customer's PC. Today, standardized financial management

software packages...

...their finances (and often their investments as well) and pay bills electronically. Software companies such as Intuit, Meca and Microsoft have entered into agreements with **banking** institutions to provide home **banking systems**.

For the most part, the first institutions to offer basic home banking services were the larger banks. In recent months, joint ventures involving firms with ties to the banking industry and software providers have developed essentially turnkey home **banking systems** for community **banking** institutions. For example, the Most **banking network**, the fifth largest electronic ATM and debit card **banking network**, began offering a similar home **banking** service to its more than 500 institutions through Online Resources, a Reston, Va., technology company. Similar to other home banking products, participating banks' customers are able to get **account information**, pay bills and **transfer** funds from a personal computer.

As another example, M&I Data Services, a subsidiary of the Milwaukee-based bank holding company, offers 600 institutions, largely community...

...s Money financial planning software using Microsoft's Financial Interconnectivity specifications, which allow banks to connect to customers' PCs either via telephone or on the **Internet**. The M&I product can also connect to Intuit's financial planning software.

A great deal of the proprietary home **banking** software packages are closed-**system** applications. That is, linkage to accounts requires specific software. As discussed in last month's column, proponents of open **systems**, i.e., **Internet banking**, cite as a disadvantage of closed **systems** the difficulty customers have in shifting accounts among banks that offer home banking through different types of software.

An alternative home banking strategy is to offer home **banking** through open **computer networks** such as the **Internet**. In such cases, PC banking is not linked to or dependent upon specific software. The current services at the first fully functional **Internet bank**-Security First **Network Bank** FSB of Pineville, Ky.-are similar to those offered through the closed PC **banking systems**. Closed-**system** services may offer checking **account information** and balance-**transfer** and bill-paying capabilities. Advocates of closed systems believe that the proprietary software-driven systems are highly capable. In addition, closed systems are not subject to the security concerns of widely accessible open computer networks.

A Payment System for **Internet** Commerce Is Beginning to Emerge. The next logical step beyond offering traditional financial services through a PC-based home **banking system** is to create a method to pay for goods and services purchased over **computer networks**, i.e., **Internet banking**. Only a short time ago such a concept would have seemed plausible only in science fiction. Indeed, we are still a long way off from total "**Internet** commerce." Yet, great strides have been made during the past few years.

Security is the most widely publicized barrier to growth of **Internet** commerce. Only First Virtual, one of the earliest and more functionally limited systems in **Internet** finance, avoided the security issue because its exchange of payment does not actually take place within the system. The First Virtual product merely acts as email messages

and passwords. The product essentially operates as a transaction and accounting system for payment tracking and delivery of information available on the **Internet**.

To use the system, buyers first open an account by completing an application that includes credit card information and paying a one-time fee. The customer uses a **password** rather than a credit card number for transactions. The merchant verifies the **account number** and notifies First Virtual of the transaction. When the purchase is confirmed, First Virtual routes the charge to the credit card. To use the system, all that is needed is an **Internet** connection and a credit card. First Virtual takes care of the billing and collections for any merchant.

Most of the payment arrangements on the **Internet** today involve the exchange of potentially sensitive personal information over computer networks. Whether credit cards or e-cash are the forms of payment, the challenge...

...credit card numbers, encryption methods have been designed so that the credit card information is only acceptable to the merchant bank.

There have been several **Internet** security products brought to market, perhaps the two best known being the Secure **Internet** Payment Service system developed by CyberCash of Reston, Va., and the SecureWare product used in conjunction with the Five Paces software technology at First Security **Network Bank** FSB.

As an example of a relatively sophisticated security system, SecureWare describes its system as having three levels of security: encryption; firewalls, which control information between internal computer systems and the external systems or the **Internet**; and filter routers, which check destination network addresses and sources to determine whether or not to let the information go through. The ultimate solution to the security issue, however, will require the development of an agreed upon and universally accepted set of standards.

Credit Card Payment Over the **Internet**. Credit card transactions involve four parties: customer software and the customer bank, the merchant's software and the merchant's **bank**. The goal of such a **system** is to create a standard for secure credit card transactions over the **Internet** while preserving the cardholder and merchant relationship.

According to Visa, which is one of several organizations that has developed a credit card transaction system over the **Internet**, such a system has these critical components:

Security and privacy. Through the encryption process, the credit card number is protected and the payment cannot be...

...Visa card.

Necessary equipment. All parties must have the necessary hardware and software to operate the system.

Paying for Purchases with E-cash. To date, **Internet** commerce payment systems have focused on credit card-based products. E-cash systems that permit the transfer of money to any PC accessible to the...

...bound to grow. Last month, for example, Comptroller of the Currency Eugene Ludwig suggested that 20 percent of commercial transactions could take place on the **Internet** within 10 years. One communications firm has estimated that the revenue volume of **Internet** commerce could reach \$394 million. Using much more optimistic assumptions, Forrester Research of Cambridge, Mass., has estimated that the level of

Internet transactions could be \$6.9 billion by the year 2000.

How an E-cash System Works. Electronic money is "withdrawn" from a bank account and...methods.

There are different levels of electronic banking services, ranging from account inquiry and bill payment to the purchase of goods and services over the **Internet**. Within this spectrum, there are obviously a great number of strategic options available to the community bank. It will be valuable to observe how all...

14/3,K/17 (Item 14 from file: 268)
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00286194 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Is this network secure?

Noe, Jeffrey

America's Community Banker, v5, n5, p12-16, May 1996 DOCUMENT TYPE:
Journal Article LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 02541

(USE FORMAT 7 OR 9 FOR FULLTEXT)

ABSTRACT: Whether securing vital payment and account information or personal **identification** numbers, depository institutions must find a way to protect the integrity of computerized banking from an exploding number of unregulated cyberspace users. Even institutions that do not offer home banking or other services via the **Internet** could be at risk. If someone from within an institution signs onto the **World Wide Web** from a networked **computer**, the **bank's** entire **network** may be at risk. **Identification** and authentication, data privacy, confidentiality and information integrity are the basic goals of any security system used on the information superhighway. To make sure that...

TEXT:

... bank locks its safe. But it doesn't do any good if you leave the combination lying around."

One product that Atalla makes available to **World Wide Web** users is its WebSafe II **Internet** Security Processor.

WebSafe II incorporates a full range of cryptographic services that are designed to bring the same level of "transparent," on-line transaction security to the **Internet** that exists on today's automated teller machine networks, says Grabow.

The WebSafe II system provides hardware-based cryptographic services including exchange, context-free key...

...very controlled and snug," says Grabow. "Banks should be looking to set up [the same kind] of end-to-end type of security [on the **Internet**]."

Grabow adds that once the **Internet** is perceived to have the same level of security as that provided on ATM networks--which safely carry millions of electronic transactions daily--banks will...

...There's a lot of wait-and-see going on," he says. "But at the same time, [bankers] are chomping at the bit because [the **Internet**] will allow banks to do virtually everything they need to do business-wise."

Re-engineering Security

While expert consultants will handle the bits and bytes, the security function will ultimately come down to each individual **financial** institution, says Barnes. Each private **network** application connected to the **Internet** will be responsible for setting its own security policies. Generally, an institution's policies will depend heavily on the service providers' own security measures, Barnes...

...cost-effective products and technologies to reduce risk to acceptable levels;

- * Educate and train system and network administrators before users are allowed to cruise the **Internet**;

- * Educate administrators and users about the security risks associated with the **Internet**;

- * Establish a policy on acceptable use of the **Internet**;

- * Establish and execute procedures for reporting and resolving detected breaches of security; and

- * Promote and use incident response organizations.

One such organization is the Computer...

...particular problem arises.

Thus, reading security and computer trade publications is fundamental for security officers who need to know how to prevent fraud on the **Internet**, Gwin says.

A publication that Milford recommends is Info Security News published in Framingham, Mass. The publication provides general philosophical security guidelines and reviews of...

...It is often the major failing of a security program when specific policies do not exist."

Barnes recommends specific security procedures addressing inbound and outbound **Internet** traffic controls. Some inbound controls include:

- * Implementing additional authentication controls to avoid re-using passwords;

- * Maintaining logs of all activity originating from external networks;

- * Authenticating...fight against computer fraud.

The National Consumers League (NCL) has launched a program to monitor, report and prevent on-line fraud. The program is called **Internet** Fraud Watch and is funded by a \$100,000 grant from MasterCard International.

Internet Fraud Watch brings together the NCL with local, state and federal law enforcement agencies--including the Federal Trade Commission--in a coordinated effort to fight fraud on the **Internet**.

"MasterCard has made possible a great service for consumers," says Linda Golodner, NCL's president. "This program unites the public and nonprofit sectors and MasterCard to fight cybercrime at cyberspeed."

The grant from MasterCard will enable NCL's National Fraud Information Center to staff **Internet** Fraud Watch eight and one-half hours per day, five days a week.

Staff counselors will field calls about alleged incidents of on-line fraud...

...and immediately report information to state and federal enforcement authorities.

"Our overriding objective is that consumers feel secure in the marketplace, and that includes the **Internet**," says Joel Lisker,

senior vice president of security and risk management for MasterCard.

Feeling Secure

Determining when **Internet** banking will provide enough opportunities to offset the downside risks will be up to individual financial institutions. Definitive answers about what qualifies as acceptable risk are not easy to ascertain.

"I'm not sure that banks should be on the **Internet** or have a **Web** site at this time," Gwin says. "Each financial institution has to decide when they are comfortable with the technology and when they will be able to successfully mitigate the risks involved."

In the meantime, cultivating a knowledge base by attending **Internet** conferences and participating in cyberspace consortiums may be the best way to monitor when the benefits will be worth the risks, says Atalla's Grabow...

...DESCRIPTORS: **Internet**;

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00285362 (USE FORMAT 7 OR 9 FOR FULLTEXT)
Fed paves way for more bank processing powers
Anonymous
Bank Technology News, v9, n4, p4, Apr 1996 DOCUMENT TYPE: Journal Article
ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract Fulltext
WORD COUNT: 00506

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... that definition in a subtle but important way.
Specifically, Paribas will be allowed to open customer accounts, prepare customer account statements, initiate payments by customers, **transmit** customer **identification** and **account information** to the mobile phone companies' files, and generate reports to detect possible fraud.

In the context of the emerging world of **Internet**-based payments, this particular expansion of definition is important, says McLaughlin. "Everyone fears that the **banking system** is getting cut out [of the **Internet** payment process], since banks only get involved at the time of final settlement. This says that a bank may be able to provide a lot...

...contact. In another recent government move, the Federal Reserve System formed a task force to study the implications of emerging electronic payment technologies on the **banking system**.

"I think the Fed is realizing that now is the time to put away certain regulations," notes Wells. "The only thing that's puzzling is..."

14/3,K/19 (Item 16 from file: 268)
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00274894 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Screenphones show signs of life

Anonymous

Bank Technology News, v8, n11, p11-12, Nov 1995 DOCUMENT TYPE: Journal

Article ARTICLE TYPE: News LANGUAGE: English RECORD TYPE: Abstract

Fulltext

WORD COUNT: 01000

(USE FORMAT 7 OR 9 FOR FULLTEXT)

TEXT:

... the marketplace," says Bruce Luecke, vice president of alternate delivery at Banc One. Since then, GTE has added various services, such as text-based caller **ID** and directory information, to the US Order phones, as well as its brand name. In addition to providing full banking services, Banc One will allow...

...Tennessee in Memphis.

The bank expects to distribute about 6,000 phones by the end of next year. The phones will offer bill payment, funds **transfer**, **account information** services, as well as text-based directory assistance and the ability to place orders from store catalogs by swiping a credit card through a reader...

...drop the price to \$150, people will buy them," Terry notes.

Pershing gives a push

Discount brokerage services also are giving screenphones a boost. PC **Financial Network**, Jersey City, NJ, the discount brokerage arm of the Pershing division of Donaldson, Lufkin and Jenrette, just teamed up with Online Resources & Communications Corp. to offer services through screenphones. PC **Financial Network** sees the screenphone as the perfect alternative to touch-tone services, which require customers to painstakingly enter in stock symbols and maneuver through extensive voice menus.

Interestingly, PC **Financial Network** is making the screenphone the centerpiece of various marketing efforts. For example, Pershing customers who open an account with \$10,000 in cash or securities ...

...Services to install an electronic-mail service into the Philips screenphone. The service, which will run through an Oracle server, will provide access to the **Internet** and other electronic mail providers. It should debut in the first quarter of 1996.

"There is a role for simple devices that overcome some of...

...do not have a PC."

Oracle sees huge potential in providing through the screenphone some of the services currently only available via PCs. "As the **Internet** becomes more pervasive, and as the services available become more interesting, we think consumers will want to access them. But we don't think they

14/3,K/20 (Item 1 from file: 267)

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04573053

CHASE MERCHANT SERVICES LAUNCHES ONLINE REPORTING SYSTEM.

Card News

November 15, 2000 VOL: 15 ISSUE: 23 DOCUMENT TYPE: NEWSLETTER

PUBLISHER: PHILLIPS BUSINESS INFORMATION

LANGUAGE: ENGLISH

WORD COUNT: 401

RECORD TYPE: FULLTEXT

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Melville, N.Y.-based Chase Merchant Services L.L.C. (CMS), a merchant acquirer and provider of **Internet**-based solutions for merchants and a joint venture between Chase Merchant Ventures

TEXT:

Melville, N.Y.-based Chase Merchant Services L.L.C. (CMS), a merchant acquirer and provider of **Internet**-based solutions for merchants and a joint venture between Chase Merchant Ventures Inc., a subsidiary of Chase Manhattan Bank [CMB], and First Data Merchant Services...

...Audit Processing) Systems, Inc., a provider of outsourced Business Intelligence (BI) solutions and a wholly owned subsidiary of HOPS International,

Inc., empowers businesses to efficiently **obtain** important merchant **account data**

in customized report formats via e-mail or **Web** browser. All data is securely

encrypted and **password** protected, rendering it inaccessible to non-authorized

users. Authorized users are supplied with a decryption key to access the secured data that can be viewed...

...available for analysis, presentation and archiving.

"CUSTOMiVIEW will... increase merchant business efficiency by making accurate, timely merchant account information more readily available via a secure **Web**-

based report and e-mail," said Diane Vogt, chief executive officer of Chase Merchant Services. "Chase Merchant Services is technology driven and always

looking for ways to better serve its extensive client base. CUSTOMiVIEW is user-friendly and saves time and resources for both brick and mortar and **Internet** merchants." Chosen for its technological capabilities to process large

volumes of data, TRAP Systems, Inc. was contracted by Chase Merchant Services to

create this **financial** transaction reporting **system**.

Additionally, TRAP **Systems**

will provide data warehouse services, telecommunications access for data feed

delivery and user **Web** access, all in a secure environment employing secure

socket layer and both server and client-side authentication. "Chase Merchant

Services has positioned a unique opportunity to apply our technology to deliver a first-in-class ~~Web~~ and e-mail based reporting system," said Simeon Kohl, chief operating officer of TRAP Systems. "Our unique data analysis and report generation capabilities empowers CMS...

V. Additional Resources Searched

EBSCOHost and ProQuest